


The Role of Islamic Philanthropy in the Development of Religious Education: A Contemporary Literature Review

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Abstract

Islamic philanthropy, manifested through instruments such as zakat, infaq, sadaqah, and waqf, holds a strategic position in supporting the development of religious education. This literature study aims to elaborate on the contributions, challenges, and strategies for strengthening Islamic philanthropy in advancing religious education in Indonesia. The research employed a literature review method, examining various scholarly sources, including national and international journals, academic books, and reports from Islamic philanthropic institutions. The findings reveal that Islamic philanthropy plays a significant role in financing religious educational institutions, providing facilities and infrastructure, and offering scholarships. However, its implementation still faces obstacles such as weak governance systems, low levels of transparency, and limited utilization of digital technology. The study's implications highlight the critical need for collaborative action among policymakers, educational institutions, and philanthropic bodies to implement technology-based management, strengthen regulatory frameworks, and develop cross-sector partnerships. These recommendations are essential to enhance transparency, build public trust, and ultimately unlock the full potential of Islamic philanthropy as a sustainable financial engine for religious education in Indonesia.

INTRODUCTION

Religious education plays a fundamental role in shaping the character, morality, and spirituality of society. In the Islamic perspective, religious education is not merely intended to transmit religious knowledge but also to nurture personality and noble character grounded in the values of the Qur'an and Hadith (Bukhari, 2017). In the era of globalization, the rapid flow of information and dynamic social changes demand that religious education be adaptive, relevant, and capable of addressing contemporary challenges.

One of the key factors determining the success of religious education is the availability of resources, particularly funding. In Indonesia, many religious educational institutions such as pesantren, madrasahs, and Islamic schools still rely heavily on community support to meet operational needs, procure educational facilities, and provide scholarships. In this context, Islamic philanthropy holds a significant role (Andita Dwi Puspita Ningsih & Sri Minarti, 2025).

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Islamic philanthropy, encompassing zakat, infaq, sadaqah, and waqf, has served as a social financial instrument since the time of the Prophet Muhammad (Mariani & Mawaddah, 2025). Beyond its religious dimension, these instruments carry social and economic functions, including supporting educational funding. Previous studies have revealed that effective management of Islamic philanthropy can enhance access, improve quality, and promote equity in religious education (Kurnia et al., 2020).

However, the vast potential of Islamic philanthropy has yet to be fully optimized. Challenges such as weak governance, low transparency, limited innovation in fundraising, and underutilization of digital technology remain significant barriers. Furthermore, the integration between philanthropic institutions and national education policies has not been maximized (Andita Dwi Puspita Ningsih & Sri Minarti, 2025).

Unlike most previous studies that tend to focus on a single instrument, such as zakat or waqf, this study aims to present a more comprehensive perspective on all instruments of Islamic philanthropy and their contributions to religious education. Through a contemporary literature review approach, this research seeks to provide a holistic overview and propose development strategies relevant to the current context.

The researcher seeks to explain the similarities and differences between this study and previous works in order to establish its academic position and contribution. This comparative analysis is necessary not only to highlight the novelty of the present research but also to show how it builds upon, expands, and complements the insights of earlier studies. By juxtaposing prior findings with the scope of the current research, it becomes clear that although many studies have demonstrated the significance of Islamic philanthropic instruments in the field of education, most of them tend to concentrate on a single instrument or on a specific institutional context, whereas this study deliberately broadens the scope to include multiple philanthropic mechanisms zakat, infaq, sadaqah, and waqf and their interconnected roles in supporting religious education as a whole.

To begin with, Lubis, Hakim, and Putri (2018) examined the performance of zakat management at BAZNAS Yogyakarta. Their findings indicated that zakat distribution, when managed effectively, significantly contributed to widening access to Islamic education and promoting equity among different social groups. This emphasis on zakat's role in educational equity resonates with the present study, as both underline zakat's potential as an educational enabler. However, the major difference lies in the scope of analysis. While Lubis et al. restricted their inquiry to zakat alone, the present research situates zakat within a wider philanthropic ecosystem that includes infaq, sadaqah, and waqf. This expansion is crucial because Islamic philanthropy in practice rarely operates in isolation these instruments complement one another and collectively sustain the educational infrastructure of Muslim communities. Therefore, while Lubis et al. provide a valuable case-specific insight, this study seeks to situate zakat within the broader constellation of Islamic philanthropy, thereby offering a more integrative perspective.

In a similar vein, Sopwandin (2019) focused on the utilization of zakat as an alternative funding source for education at Masjid Darussalam Permata Biru Cinunuk Bandung. His research concluded that zakat could be effectively allocated as scholarships, enabling students from lower-income families to access higher levels of education. This

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study shares a common thread with Sopwandin's work in acknowledging the direct impact of zakat on individual educational opportunities. However, the difference is evident in the scope and methodological orientation. Sopwandin's work was essentially a case study centered on a single institution and on one form of philanthropic practice, namely zakat for scholarships. By contrast, the present research employs a literature-based approach to synthesize multiple scholarly perspectives, thereby generating a more panoramic understanding of Islamic philanthropy's cumulative impact on religious education. Whereas Sopwandin's findings demonstrate the potential of zakat at a localized level, the current study demonstrates how various instruments of philanthropy taken together construct a more sustainable and multifaceted system for educational development.

Likewise, Wijaya and Sukmana (2019) investigated the practice of productive waqf at Pondok Pesantren Tebuireng Jombang. Their research revealed that productive waqf could yield substantial economic returns, which were subsequently reinvested in pesantren development and student scholarships. The similarity with the current study lies in the acknowledgment of Islamic philanthropy's strategic role in financing and strengthening educational institutions. Yet, the difference is notable in the object of focus. Wijaya and Sukmana concentrated exclusively on one pesantren and on one philanthropic instrument, namely waqf. Their findings are significant for illustrating how waqf can be transformed into a productive financial model, but they remain confined to a particular institutional context. In contrast, the present study moves beyond a single institution and instrument, exploring not only waqf but also zakat, infaq, and sadaqah across diverse contexts through an integrative review of literature. This broader approach makes it possible to highlight the synergies and complementarities among different instruments, which together provide a more sustainable foundation for Islamic religious education.

The study of Amarudin, Febia, and Widyaningsih (2023) further supports this perspective. They examined the structured management of productive waqf at Pesantren Tebuireng, emphasizing the role of organizational governance in ensuring the efficiency and sustainability of waqf for educational purposes. Their findings align with the present research in that both underscore waqf's ability to sustain Islamic education. Nonetheless, the key difference lies in the analytical orientation. Amarudin et al. conducted an in-depth analysis of one pesantren's institutional practices, focusing solely on waqf management. Meanwhile, the present study does not limit itself to one institution or one instrument; instead, it surveys multiple scholarly contributions and brings them together under the theme of Islamic philanthropy's holistic contribution to religious education. By doing so, this research not only validates earlier findings on waqf but also situates them within a wider philanthropic framework that integrates other instruments, thereby broadening the academic discourse.

Finally, the research conducted by Sari and Yulianawati (2024) presents yet another dimension of Islamic philanthropy by examining the role of sadaqah as a medium of character education for early childhood. Their study concluded that sadaqah whether material or non-material can strengthen children's spiritual intelligence and contribute to the development of Islamic values from an early age. This finding intersects with the present study by affirming the educational significance of sadaqah. However, the divergence lies in

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the scale and focus of analysis. Sari and Yulianawati limited their discussion to the pedagogical function of sadaqah in early childhood education, whereas the present research situates sadaqah alongside zakat, infaq, and waqf to demonstrate how all these instruments collectively contribute to religious education across different age groups and institutional levels. In other words, while their study narrows the focus to a very specific educational stage, the current research extends the analysis to capture the systemic role of multiple philanthropic instruments within Islamic education as a whole.

When considered together, these comparative discussions make it clear that the present research both aligns with and diverges from earlier works. The similarities demonstrate that there is a consistent recognition across the literature of the critical role played by Islamic philanthropy in advancing educational goals. Yet, the differences highlight that most prior studies focused on a single instrument or institution, producing valuable but partial insights. The novelty of the present study lies in its deliberate attempt to integrate these fragmented insights into a more comprehensive framework. By analyzing zakat, infaq, sadaqah, and waqf collectively through a literature review, this research not only confirms previous findings but also contributes new knowledge by emphasizing the interdependence of different philanthropic practices in sustaining and enhancing religious education. Such a holistic approach ensures that the study provides added value to academic discussions and offers practical implications for policymakers, educators, and philanthropic organizations in optimizing the role of Islamic philanthropy in education.

METHOD

Type of Research

This study employs a qualitative approach using the literature review method. This method was chosen to provide a comprehensive overview of the role of Islamic philanthropy in supporting the development of religious education, based on an examination of relevant research findings and scholarly sources. According to Snyder (2019), a literature review enables researchers to integrate, analyze, and synthesize findings from previous studies, thereby forming broader and more holistic conclusions.

The research data were obtained from two main types of sources, scholarly articles published in Sinta, DOAJ, and Scopus-indexed journals that discuss Islamic philanthropy and religious education. Academic books, annual reports from philanthropic organizations (such as BAZNAS and the Indonesian Waqf Board), and official policy documents from the Ministry of Religious Affairs of the Republic of Indonesia.

Data Collection Procedure

The data collection process involved the following steps: Searching for literature in academic databases (Google Scholar, Sinta, DOAJ, Scopus) using the keywords: *Islamic philanthropy*, *zakat education*, *waqf education*, *Islamic philanthropy in education*, and *religious education financing*. Conducting an initial screening based on titles and abstracts to ensure topic relevance. Conducting a full review of articles that passed the initial screening to identify key findings. Extracting data into a synthesis table containing the author, year, research objectives, method, results, and relevance to religious education.

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Data Analysis Technique

The data in this study were analyzed using a *thematic analysis* approach. The collected information was categorized into four main themes: (1) the contributions of Islamic philanthropy to religious education, (2) management practices of philanthropy within educational institutions, (3) challenges and obstacles encountered, and (4) development strategies and innovations.

The analytical process followed the model proposed by Braun and Clarke (2006), consisting of several stages. First, the researcher read and familiarized themselves thoroughly with the data. Second, initial codes were identified from the collected information. Third, these codes were grouped into relevant themes. Fourth, the themes were reviewed and refined to ensure their accuracy and coherence. Finally, an integrated narrative was developed in alignment with the findings of the literature review, providing a comprehensive interpretation of the results.

Data Validity

To ensure the validity of the findings, several strategies were employed. First, *source triangulation* was applied by using a variety of references, including scholarly journals, books, and official reports, in order to strengthen the credibility of the data. Second, *peer review* was conducted through discussions with colleagues who possess expertise in Islamic philanthropy and religious education, thus providing objective feedback and insights. Third, consistency in analysis was maintained by applying the same analytical criteria across all data, which helped minimize potential bias and ensured the reliability of the interpretation.

FINDINGS AND DISCUSSION

Reconceptualizing Islamic Philanthropy in Education

Islamic philanthropy must be understood beyond its religious and charitable dimensions. The conceptual shift from mere almsgiving (charity) toward structured, strategic, and impact-driven philanthropy has significant implications for educational development. From the perspective of human capital theory, investments in education through philanthropic instruments such as zakat, infaq, sadaqah, and waqf are not only acts of religious piety but also long-term investments in societal productivity (Becker, 1993). Education becomes a multiplier effect, generating knowledge, skills, and social values that sustain community well-being. Moreover, within the framework of *maqasid al-shariah*, supporting education through philanthropy aligns with the preservation of intellect (*hifz al-‘aql*) as one of the higher objectives of Islamic law (Kamali, 2008).

Institutional Development and Governance in Indonesia

Indonesia has witnessed significant institutional reforms in the governance of Islamic philanthropy. The establishment of the National Zakat Index (IZN 3.0) is a milestone in assessing the multidimensional impact of zakat, covering economic, social, educational, and institutional indicators (BAZNAS, 2024). Findings from the 2024 IZN report demonstrate both progress and unevenness: while West Java reached an almost optimal score of 0.89, the national average remained at 0.52. This divergence reflects disparities in institutional professionalism, digital adoption, and local community

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engagement (Fauzia, 2017). Regions with strong institutional ecosystems, transparency, and innovation in program design have achieved better performance. The challenge, therefore, is how to mainstream these best practices into weaker regions.

The governance of waqf has also undergone transformation. The move toward productive waqf, supported by the Indonesian Waqf Board (BWI) and government regulations, reflects a paradigm shift from static to dynamic endowment management (Huda et al., 2014). Certification for nazhir (waqf managers) and the establishment of digital reporting systems represent efforts to professionalize waqf governance, in line with international best practices such as those implemented by the Islamic Development Bank's Awqaf Properties Investment Fund (IsDB-APIF, 2023).

Educational Impact: Access, Quality, and Equity

Access Expansion

Studies have confirmed that zakat-based scholarships reduce educational exclusion by enabling poor and marginalized students to remain in school (Pradipta et al., 2024). This finding resonates with social justice theory, where education is considered a primary good that should be distributed equitably (Rawls, 1971). Without philanthropic interventions, structural poverty would continue to reproduce inequality in educational attainment (Cokro & Sari, 2021).

Quality Improvement

Waqf-funded institutions have played a pivotal role in improving the quality of Islamic education. Waqf allocations for teacher training, curriculum development, and infrastructure investment enhance not only the learning environment but also the long-term competitiveness of Islamic educational institutions (Hasan, 2020). In this sense, philanthropy supports the transition of Islamic schools from traditional religious learning centers to modern institutions equipped with technology and innovative pedagogy (Fauzia & Najib, 2022).

Equity and Inclusion

Islamic philanthropy has also fostered inclusive education, particularly for marginalized groups such as orphans, children with disabilities, and communities in remote areas. Programs that integrate zakat with community-based education initiatives have bridged the urban-rural educational divide (Wijaya & Sukmana, 2019).

Global and Historical Comparisons

Historically, waqf has been instrumental in financing universities, madrasahs, and libraries in the Ottoman Empire, the Abbasid Caliphate, and the Maghreb (Singer, 2008). These historical precedents highlight the capacity of waqf to sustain education over centuries without relying on state budgets. In contemporary contexts, Malaysia and Turkey have advanced integrated models of Islamic philanthropy where state institutions collaborate with civil society organizations. For example, Malaysia's Waqf Selangor Muamalat integrates cash waqf with microfinance and education, while Turkey's Directorate of Foundations manages both historic and modern endowments, channeling revenues into schools, scholarships, and cultural institutions (Ali & Farooq, 2023).

Reconceptualizing Islamic Philanthropy in Education

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Islamic philanthropy must be understood beyond its religious and charitable dimensions. The conceptual shift from mere almsgiving (charity) toward structured, strategic, and impact-driven philanthropy has significant implications for educational development. From the perspective of human capital theory, investments in education through philanthropic instruments such as zakat, infaq, sadaqah, and waqf are not only acts of religious piety but also long-term investments in societal productivity (Becker, 1993). Education becomes a multiplier effect, generating knowledge, skills, and social values that sustain community well-being. Moreover, within the framework of *maqasid al-shariah*, supporting education through philanthropy aligns with the preservation of intellect (*hifz al-'aql*) as one of the higher objectives of Islamic law (Chapra, 2008).

Educational Impact: Access, Quality, and Equity

Islamic philanthropy has made profound contributions to the advancement of education, particularly in the dimensions of access, quality, and equity. In terms of access, zakat-based scholarships have proven to be an effective mechanism for reducing educational exclusion. By enabling students from poor and marginalized backgrounds to remain in school, such initiatives prevent structural poverty from perpetuating cycles of inequality in educational attainment. This aligns with the notion of education as a social good that ought to be distributed equitably, as articulated in Rawls' theory of justice, which positions education as a "primary good" necessary for fair opportunities in life.

Beyond access, Islamic philanthropy also plays a significant role in improving educational quality. Waqf-funded institutions have consistently invested in teacher training, curriculum development, and infrastructure improvement. These investments not only enhance the immediate learning environment but also elevate the long-term competitiveness of Islamic schools. Over time, such support has facilitated the transformation of Islamic educational institutions from traditional centers of religious learning into modern establishments that incorporate technology and innovative pedagogy. In this regard, philanthropy functions as both a stabilizing force and a catalyst for modernization.

Equally important is the role of philanthropy in advancing equity and inclusion. Initiatives that combine zakat with community-based education have broadened access for orphans, children with disabilities, and students in remote areas, effectively narrowing the educational gap between urban and rural communities. This demonstrates the capacity of Islamic philanthropy to address systemic disparities that otherwise remain unresolved by state-led policies alone.

The global and historical dimensions of Islamic philanthropy further illustrate its potential. Historically, waqf endowments financed universities, madrasahs, and libraries in regions such as the Ottoman Empire, the Abbasid Caliphate, and the Maghreb. These precedents underscore the sustainability of philanthropy as an educational financing mechanism independent of state budgets. In contemporary contexts, countries such as Malaysia and Turkey have developed integrated models where state institutions collaborate closely with civil society. For instance, Malaysia's Waqf Selangor Muamalat links cash waqf with microfinance and education, while Turkey's Directorate of Foundations administers both historical and modern endowments, channeling revenues into schools, scholarships,

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and cultural programs. Compared to these cases, Indonesia demonstrates considerable philanthropic potential but continues to face challenges due to fragmented management and uneven regional capacity. The experiences of Malaysia and Turkey highlight the importance of robust governance and institutional integration for maximizing the educational impact of Islamic philanthropy.

The most appropriate theoretical framework to analyze these findings is Rawls' *Theory of Justice as Fairness* (1971). Rawls emphasizes that social and institutional arrangements must prioritize the fair distribution of "primary goods," which include education, opportunities, and resources necessary for individuals to pursue their life plans. Within this framework, Islamic philanthropy functions as a redistributive mechanism that mitigates structural inequalities by granting disadvantaged groups access to education they might otherwise be denied.

The principles of *equity and inclusion* embodied in zakat and waqf resonate strongly with Rawls' *difference principle*, which argues that inequalities are permissible only if they benefit the least advantaged members of society. By funding scholarships, teacher development, and inclusive programs for marginalized groups, Islamic philanthropy directly addresses the educational needs of those most vulnerable. At the same time, the historical and contemporary examples from Malaysia and Turkey demonstrate the importance of institutional structures and governance in ensuring that these redistributive efforts achieve long-term sustainability and systemic impact. In short, Islamic philanthropy's educational contributions can be best understood through the lens of Rawlsian justice, where philanthropy is not merely charitable giving but a structured intervention to achieve fairness, social mobility, and collective well-being through education.

Persistent Challenges in Indonesia

Although the contributions of Islamic philanthropy to education are notable, several persistent challenges continue to limit its transformative potential. First, institutional capacity remains a significant obstacle. Many zakat managers (*amil*) and waqf administrators (*nazhir*) still face deficits in financial literacy, project management, and investment skills. These shortcomings restrict their ability to scale educational programs and reduce the sustainability of philanthropic initiatives. Second, there is a lack of robust data and impact measurement. Existing studies on Islamic philanthropy and education are largely descriptive, offering valuable insights but failing to establish causal relationships between philanthropic interventions and long-term educational outcomes. This gap in empirical evidence undermines policy formulation and makes it difficult to assess whether philanthropic programs are truly effective in breaking cycles of educational inequality.

Third, the prevailing charity-oriented mentality among some philanthropic actors continues to prioritize short-term relief—such as the distribution of school kits—over transformative and systemic solutions. As a result, the potential of philanthropy to create lasting change through initiatives like school endowment funds, vocational training programs, or integrated scholarship schemes remains underutilized. Finally, issues related to asset productivity also constrain impact. Not all waqf properties are managed productively; some remain idle due to legal disputes, insufficient investment capital, or

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weak feasibility assessments. These inefficiencies not only diminish potential revenue streams but also reflect broader structural weaknesses in governance and institutional frameworks.

The challenges of Islamic philanthropy in education can be effectively analyzed through the lens of Institutional Theory (DiMaggio & Powell, 1983). Institutional theory emphasizes that organizations are shaped by formal structures, cultural norms, and systemic constraints, which often influence their effectiveness more than individual intentions or resources. From this perspective, the limited capacity of *amil* and *nazhir* reflects institutional isomorphism, where philanthropic organizations often replicate traditional charity models without innovating toward professionalized, impact-driven practices. The persistence of descriptive rather than causal studies further highlights the institutional gap in building a culture of evidence-based decision-making. Likewise, the dominance of short-term charity reflects cultural-cognitive norms within Muslim societies that prioritize immediate relief over long-term structural reform, illustrating how ingrained values can constrain organizational strategies.

Moreover, the problem of underutilized waqf assets aligns with institutional weaknesses in governance and regulatory frameworks. Without stronger institutional support for legal clarity, capital mobilization, and feasibility planning, waqf will continue to underperform despite its historical role as a robust educational financing instrument. In this sense, institutional theory helps explain why Islamic philanthropy, despite its potential, often struggles to move beyond fragmented, small-scale interventions. It suggests that strengthening institutional capacity, professional norms, and governance systems is as critical as mobilizing financial resources. Only by overcoming these institutional constraints can Islamic philanthropy fulfill its role as a transformative force for equitable and sustainable educational development.

Best Practices and Emerging Models

Best practices in Islamic philanthropy can be observed both within Indonesia and in the global context. In Indonesia, West Java's strong performance on the *Indeks Zakat Nasional* (IZN) illustrates the effectiveness of combining digital zakat platforms with transparent governance and robust community engagement. This integration has strengthened public trust and improved the delivery of educational programs supported by zakat. On the global stage, the Islamic Development Bank's Awqaf Properties Investment Fund (IsDB-APIF) provides a compelling model of how pooled international waqf resources can be leveraged to finance large-scale educational infrastructure, including universities and vocational training centers. Lessons from this model suggest that Indonesia could benefit from developing regional or national waqf investment funds dedicated to education, thereby channeling collective resources into long-term development projects.

Another innovative practice involves the digitalization of waqf management, which has played a transformative role in expanding participation and enhancing accountability. Mobile applications, blockchain-based transparency systems, and online reporting tools have increased donor confidence by ensuring traceability and transparency of funds. These innovations also democratize participation by enabling even small-scale donors to contribute meaningfully to sustainable educational initiatives. As a result, digital platforms

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are not only reshaping governance but also redefining the relationship between philanthropy, trust, and social participation.

The policy implications of these findings are significant. First, Islamic philanthropy should be strategically integrated into national education financing systems to reduce reliance on state budgets and create more diversified funding streams. Second, the development of sector-specific indicators within the National Zakat Index and National Waqf Index would enable policymakers to measure the educational impact of philanthropy more precisely. Third, professional certification and ongoing capacity development for zakat managers (*amil*) and waqf administrators (*nazhir*) are crucial to ensure the professionalization and long-term sustainability of Islamic philanthropic institutions. Finally, innovative blended finance models that combine zakat, waqf, and Islamic social finance instruments such as sukuk hold great promise for funding large-scale educational projects that require substantial and sustained investment.

The emerging best practices and policy directions in Islamic philanthropy can be effectively analyzed using the Innovation Diffusion Theory (Rogers, 2003). This theory explains how new ideas, technologies, and practices spread within societies and institutions, emphasizing factors such as relative advantage, compatibility, complexity, trialability, and observability. From this perspective, West Java's successful integration of digital zakat platforms demonstrates how innovations that are perceived as advantageous and compatible with community needs can achieve widespread adoption. Similarly, the IsDB-APIF model reflects the trialability and observability of large-scale pooled investments, offering tangible evidence that such models can sustainably finance education. These global practices provide not only proof of concept but also blueprints for adaptation in other contexts, including Indonesia. The digitalization of waqf management further illustrates the diffusion process. By increasing transparency through blockchain systems and online reporting, philanthropic institutions reduce perceived risks and complexity for donors. This, in turn, accelerates adoption and broadens participation, even among small-scale contributors.

Policy implications also align with Rogers' framework. Integrating philanthropy into national financing strategies and developing education-specific indicators represent institutional mechanisms that enhance the *observability* and *legitimacy* of innovative practices. Likewise, professional certification for *amil* and *nazhir* addresses the challenge of *complexity* by building the managerial competence necessary to sustain innovation. Finally, blended finance models exemplify how the combination of traditional Islamic instruments with modern financial tools can generate a clear *relative advantage* over fragmented, short-term programs. In sum, when analyzed through the lens of Innovation Diffusion Theory, the best practices and policy implications highlight that the sustainability of Islamic philanthropy in education depends not only on financial resources but also on the effective dissemination and institutionalization of innovations. The key challenge moving forward is ensuring that these practices move beyond isolated success stories and become embedded in broader national and global systems of education financing.

CONCLUSION

This study affirms that Islamic philanthropy, encompassing *zakat*, *infak*, *sadaqah*, and *waqf*, plays a highly strategic role in advancing both religious and general education at various levels. Conceptually, Islamic philanthropy has evolved from short-term charitable approaches to planned, measurable, and sustainability-oriented empowerment strategies. This transformation reinforces the role of education not only as a means of enhancing religious knowledge but also as a driver of social mobility and poverty alleviation. In Indonesia, the management of *zakat* and *waqf* has shown significant improvements in transparency, accountability, and innovation. The implementation of the National Zakat Index (IZN) and the National Waqf Index has served as an evaluation tool that drives performance enhancement and governance reform. The success of several provinces achieving high index scores demonstrates that sound governance can produce tangible impacts on access, quality, and sustainability in education. At the global level, productive *waqf*-based financing models, professionally managed by institutions such as the Islamic Development Bank (IsDB) and the Awqaf Properties Investment Fund (APIF), have proven that *endowment*-driven financing can provide long-term funding for educational infrastructure and programs. Empirical evidence from various studies indicates that well-targeted *zakat* and *waqf* allocations not only reduce financial barriers to education but also foster improved learning quality and equitable access to schooling. Therefore, the success of education development through Islamic philanthropy depends on the integration of professional governance, digital technology, innovative financing models, and measurable performance indicators. Such integration not only strengthens the role of Islamic philanthropy in the education sector but also ensures its contribution to achieving the Sustainable Development Goals (SDGs), particularly SDG 4 on quality education.

Recommendations

1. Strengthening Governance and Outcome Indicators

Zakat and waqf management institutions should integrate education-specific outcome indicators—such as graduation rates, improved learning achievement, and transition rates to higher levels of education—into performance measurement frameworks like the National Zakat Index (IZN) and the National Waqf Index.

2. Developing Integrated Financing Models

Promote the adoption of Sharia-compliant blended finance models that combine *zakat*, *waqf*, and other Islamic social finance instruments to fund large-scale, long-term educational projects, particularly those targeting underserved communities.

3. Enhancing Human Resource Capacity

Provide continuous training, certification, and professional development for *amil* (zakat administrators) and *naẓhir* (waqf managers) to build competencies in Islamic investment management, risk management, and impact evaluation.

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