

# Optimization of Islamic Social Finance in Supporting the Achievement of SDGs: An Empirical Study in Pekanbaru

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## ABSTRACT

This research analyzes the optimization of Islamic social finance in supporting the achievement of the Sustainable Development Goals (SDGs) in Pekanbaru City. Using a qualitative case study approach, this research examines the role of zakat, infaq, sadaqah, and waqf (ZISWAF) in economic empowerment, education, and poverty alleviation. The research results show an increase in the collection of ZISWAF funds, but its effectiveness is still limited due to the dominance of consumer programs and a lack of synergy between institutions. The main challenges include management aspects, financial literacy, and program sustainability. Nevertheless, opportunities for optimization are evident thru productive zakat, social investment waqf, and the digitalization of management. This research recommends an integrative ZISWAF-based empowerment model that is adaptable to the characteristics of urban communities in order to strengthen its contribution to the SDGs, particularly poverty eradication, sustainable economic growth, and inequality reduction.

## INTRODUCTION

Sustainable development has become a continuously evolving global issue since the adoption of the Sustainable Development Goals (SDGs) by the United Nations (UN). (Wikipedia, 2024) This agenda emphasizes the importance of inclusive social, economic, and environmental transformation thru poverty reduction, equitable prosperity, and improving the quality of life for communities. (Telkom University, 2024). In the Indonesian context, this effort aligns with the national vision of building a fair and sustainable economy. One instrument with strategic potential in supporting the achievement of the SDGs is Islamic social finance, which includes zakat, infaq, sadaqah, and waqf (ZISWAF). Islamic social finance serves as a mechanism for wealth redistribution that is not only philanthropic but also oriented toward the productive economic empowerment of society. (Triyani et al., 2018).

Empirically, Riau Province, as one of the major cities in Indonesia, exhibits interesting dynamics in the management of Islamic social finance. One of the provinces within Riau Province is Pekanbaru. (Firlina & Afriyanti, 2024). Regarding the management of zakat funds in Pekanbaru under the auspices of BAZNAS Pekanbaru City, assistance has been distributed to 200 beneficiaries or mustahik thru the October 2025 distribution activity, which took place over three days, from October 8th to 10th, 2025, at the BAZNAS Pekanbaru City office. The total funds disbursed amounted to Rp263,844,000, which were allocated thru four main programs: Pekanbaru Makmur with 149 beneficiaries worth Rp211,844,000, Pekanbaru Peduli with 45 beneficiaries worth Rp45,500,000, Pekanbaru Cerdas with 3 beneficiaries worth Rp3,500,000, and Pekanbaru Sehat with 3 beneficiaries worth Rp3,000,000. However, empirically, several issues still need attention, such as the limited scale of assistance, the sustainability of empowerment programs, and the uneven economic impact among beneficiaries. (Public Relations, 2025)

This issue indicates that the optimization of Islamic social finance in Pekanbaru has not yet fully reached its maximum potential in supporting the achievement of the Sustainable Development Goals (SDGs). Although the BAZNAS program has contributed to several SDGs, particularly No Poverty, Decent Work and Economic Growth, and Reduced Inequalities, its effectiveness is still limited by implementation factors and follow-up guidance.

From an academic perspective, there is a research gap. Most previous studies have focused more on the normative aspects of Islamic social finance or the managerial aspects of zakat and waqf institutions without deeply connecting them to SDGs indicators (Alivian et al., 2023). Empirical research measuring the real contribution of Islamic social finance to achieving SDGs at the local level, particularly in urban contexts like Pekanbaru, is still limited. Therefore, this research offers novelty by positioning Islamic social finance as a driver of sustainable development thru an empirical approach and directly linking it to SDGs indicators such as poverty alleviation, improved education quality, and reduced inequality.

Based on these conditions, this research was conducted to address the need for an optimal strategy for Islamic social finance at the local level. Specifically, this research aims to: (1) analyze how optimizing Islamic social finance can support the

achievement of SDGs in Pekanbaru; (2) identify the challenges and opportunities in utilizing the instruments of zakat, infaq, sadaqah, and waqf; and (3) design an Islamic social finance-based empowerment model that is suitable for the characteristics of urban communities. The results of this research are expected to contribute theoretically to the development of Islamic social finance literature, as well as practically to the formulation of more effective ZISWAF management policies and strategies to support the achievement of the SDGs in Indonesia.

## LITERATURE REVIEW

One of the strategic roles of ZISWAF institutions is in the productive management of zakat, infaq, and sadaqah funds. These funds are not only used for consumer assistance, but also for business capital that can accelerate the process of community economic empowerment. Many segments of society still find it difficult to access conventional financing facilities due to limited collateral or poor credit history. In this regard, ZISWAF presents itself as an alternative solution by providing easier and more accessible business capital for those who are less fortunate. (Rahman, 2025) The role and contribution of zakat and waqf as Islamic Social Finance in achieving the SDGs (Sustainable Development Goals) are reflected in the program schemes of various ZISWAF institutions, which include meeting basic individual, social, and environmental needs, improving the quality of religious life in society, and providing disaster or emergency humanitarian assistance. Beside physical contributions, there are "intangible contributions" from zakat and waqf, namely the protection and strengthening of human dignity, status, and honor. In the context of zakat distribution, the giving hand should not feel superior, and the receiving hand is not a lowly hand. That's why it's called muzaki and mustahik, where both are equal. The zakat payer pays zakat as an obligation because of Allah. The recipient receives zakat, which is their right, because of Allah Subhanahu wa ta'ala. (Ministry of Religious Affairs of the Republic of Indonesia, 2025)

Zakat and the SDGs have significant relevance. This is because zakat is an instrument of Islamic economic development. On the other hand, almost all points in the SDGs are on the same track as the distribution of zakat. Therefore, the SDGs can be used as a reference for zakat to achieve the major goals of global development. (Syibly, 2015)

Strengthening ZISWAF institutions in anticipation of the SDGs era encompasses three main aspects: increasing public trust, program innovation, and digitalizing management. The interconnection model between ZISWAF, SDGs, and maqashid syariah illustrates that ZISWAF has a dual role: as a means of social distribution (funding to distribute) and as a control mechanism for fund flow (effort to flowing). This means that ZISWAF is not only a tool for distributing funds, but also a mechanism for social control capable of reducing inequality sustainably. (Purnawan et al., 2025)

In supporting the performance of the SDGs in Indonesia, the government's contribution lies in creating specific regulations for zakat and waqf. Zakat is supported by Law No. 23 of 2011 concerning Zakat Management. Meanwhile, waqf is regulated

in Law No. 41 of 2004. That zakat and waqf are religious institutions with the goal of improving the welfare and justice of society. Therefore, the strength of Islamic philanthropy began with the enactment of the Indonesian Republic Law, which led to the proliferation of institutions for collecting and distributing zakat. This provides an opportunity for the sustainability of zakat management in Indonesia to operate more optimally. (Khanifa, 2018)

As modern Islamic economic that develops, productive waqf is increasingly positioned as a socio-economic institution capable of driving sustainable development. In practice, productive waqf can be realized in various forms, ranging from managing land and building assets for business activities, developing cash waqf and stock waqf for investment, to innovations such as environmental waqf and digital waqf. The potential of productive waqf in supporting sustainable development is further strengthened by empirical findings showing a direct link between waqf activities and the achievement of SDG indicators, such as poverty eradication (SDG 1), quality education (SDG 4), decent work and economic growth (SDG 8), as well as climate action and ecosystem preservation (SDG 13 and 15) (Rahman, 2025).

## METHODOLOGY

This research uses a qualitative approach (Delima Afriyanti, 2023) with a case study design to delve into how to optimize Islamic social finance in supporting the achievement of the Sustainable Development Goals (SDGs) in Pekanbaru City. This approach was chosen because it can provide a comprehensive understanding of complex and changing social realities, particularly in examining the role of zakat, infaq, sadaqah, and waqf (ZISWAF) not only as religious philanthropic instruments (Afriyanti et al., 2024) but also as drivers of sustainable development. Pekanbaru City was chosen because of its position as an economic growth center in Riau Province, which has great potential in managing and distributing Islamic social financial funds, but also faces various socio-economic challenges such as urban poverty, social inequality, and limited access to education.

Data was collected thru in-depth interviews with zakat and waqf managers, beneficiaries of empowerment programs, and policymakers in the fields of education and regional development. Participatory observation (Y. Suyoto Arief & Melati Sukma, 2025) was also conducted to directly observe the process of collecting, distributing, and implementing Islamic social finance-based empowerment programs in the field. Additionally, a documentary study of zakat institution annual reports, official data from BAZNAS, and regional policy documents related to the SDGs were also used to supplement the primary data. Data analysis was conducted using the Miles and Huberman model, which includes the stages of data reduction, data presentation, and drawing conclusions. (Rony Zulfirman, 2022) In the reduction stage, data relevant to the research focus is filtered and then compiled into thematic narratives that link Islamic social finance practices with SDGs achievement indicators. Conclusions are drawn iteratively with verification thru source, method, and data triangulation to ensure the validity of the research findings. The implementation of this triangulation is evident in the following aspects:

- 1) Source triangulation was conducted by combining data from various parties, such as BAZNAS managers, beneficiaries (mustahik), and policymakers, including; comparing statements from beneficiaries of the Pekanbaru Makmur program with official data on fund distribution from BAZNAS to see the consistency between perceptions in the field and institutional reports.
- 2) Method triangulation was applied by combining in-depth interviews, participant observation, and document studies, including: interview results on the impact of productive zakat were confirmed with quantitative data on the amount of funds distributed (Rp263,844,000 to 200 recipients) by interviewing 30 people, as well as the results of direct observation at the business locations of the recipients.
- 3) Data triangulation was conducted by comparing field findings with theory and previous research results, including: empirical data on the challenges of zakat management in Pekanbaru was verified against literature on the effectiveness of ZISWAF in supporting the SDGs (such as research by Triyani et al., 2018, and Purnawan et al., 2025).

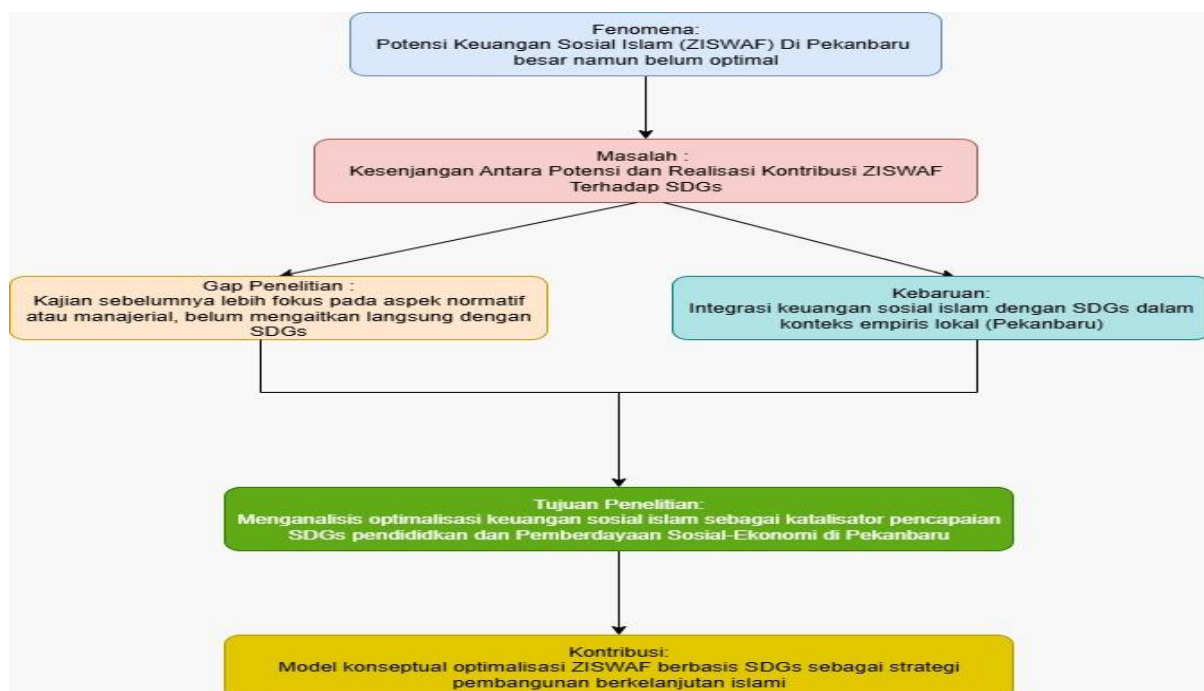


Figure 1. Conceptual Framework

This research stems from the phenomenon that the potential of Islamic social finance in Pekanbaru City, particularly zakat, infaq, sadaqah, and waqf (ZISWAF), has experienced a significant increase each year. However, this potential has not been fully and optimally utilized to support sustainable development, especially in the fields of education and poverty alleviation. This situation creates a gap between the magnitude of the existing potential and its contribution to achieving the Sustainable Development Goals (SDGs).

The main problem that arises is the gap between the collection of ZISWAF funds and the real impact felt by the community, particularly in supporting inclusive, quality education and reducing social inequality. Previous research has focused more on the normative, theological, and managerial aspects of zakat and waqf management, resulting in limited empirical studies linking the role of Islamic social finance with SDGs indicators at the local level. This research offers innovation by empirically integrating Islamic social finance and the SDGs framework in Pekanbaru, positioning ZISWAF as a strategic instrument for sustainable development that aligns with global standards and local needs. The main objective is to analyze the optimization of Islamic social finance as a catalyst for achieving the SDGs, particularly in education and socio-economic empowerment, and to formulate an applicable conceptual model that is beneficial for zakat and waqf institutions, local governments, and stakeholders in supporting inclusive, just, and sustainable development.

## RESULTS AND DISCUSSION

### Results

The research results indicate that BAZNAS Pekanbaru City plays an active role in collecting and distributing zakat, infaq, and sadaqah (ZIS) funds to those in need. Based on interviews with beneficiaries of the Pekanbaru Makmur program, it was found that there was a significant increase in the effectiveness and reach of zakat distribution. The results of the interview can be outlined as follows:

- a. Informant 1 - Daily Vegetable Business  
 "The funds I received from BAZNAS Pekanbaru City were used to increase the vegetable stock at my stall. Although my business hasn't grown much because I can only afford to buy materials for sale, this assistance helps me stay afloat in the sluggish economy. Sales temporarily decreased because people's purchasing power declined, so capital turnover hasn't been smooth.
- b. Informant 2 - Daily Shop & Tailoring Services  
 "The zakat funds I received were used to stock the shop and buy sewing materials. Demand is actually high, but the shop is not fully stocked, so profits are not maximized yet."
- c. Informant 3 - Chicken Farmer  
 "I used assistance from BAZNAS to buy feed and livestock needs. Initially, the development was quite good, but lately, many chickens have been getting sick due to the extreme weather."
- d. Informant 4 - Grocery Store  
 "The capital from BAZNAS I used to restock the store. Very helpful, especially since my business is located in a residential area, so I have a steady customer base.
- e. Informant 5 - Morning Breakfast Vendor  
 "I used the funds to buy cooking utensils and increase my stock of ingredients. Alhamdulillah, business is growing, but there are many competitors around the selling location."

- f. Informant 6 - Grilled & Fried Meatball Seller  
"After receiving assistance, I was able to add ingredients and start selling regularly. Now income has started to increase, although it's not necessarily sold out every day."
- g. Informant 7 - Food Business  
"Assistance from BAZNAS helped me develop my business. Now income has increased and customers are starting to grow."
- h. Informant 8 - Coffee Shop  
"Zakat funds were used to stock the shop and for daily business needs. But lately, customers have decreased because the price of basic necessities has risen."
- i. Informant 9 - Daily Shop  
"I used the assistance to stock the shop. Now sales have increased, although the community's economy is not yet stable and prices of goods have risen."
- j. Informant 10 - Breakfast Business  
"I used the capital from BAZNAS to add cooking utensils. The funds can be rotated and the business is running smoothly, so far there are no significant obstacles."

Based on the results of interviews and field data obtained, it can be seen that the majority of beneficiaries of the Pekanbaru Makmur program have received and productively utilized zakat funds, especially in the culinary sector, daily trade, and tailoring services. The utilization of these funds is generally used to increase business capital, purchase production equipment, and expand sales capacity. The positive impact of this fund distribution is evident in the increased income and business management capabilities of MSME actors, although this increase is still limited to a small scale and is gradual.

However, among the 30 informants, there were also some beneficiaries who have not yet received or utilized the funds disbursed, so their business development has not shown any significant changes. On the other hand, for the 10 recipients who have already utilized the funds, several obstacles are still faced, such as the decline in public purchasing power due to the unstable economic conditions, the high level of competition among business actors in the surrounding area, the limited supporting production equipment, and the influence of weather affecting the livestock sector.

Overall, the Pekanbaru Makmur program initiated by BAZNAS Pekanbaru City has proven to make a real contribution to efforts to empower the community economically, while also reflecting the optimal utilization of Islamic social finance in the context of sustainable development (Sustainable Development Goals/SDGs). By channeling zakat funds toward productive sectors, this program not only serves as a means of increasing business capital but also opens up opportunities for the community to become financially independent, reduce economic inequality, and strengthen social welfare. Thus, the implementation of this program aligns with the SDGs, particularly the first point on poverty eradication (No Poverty), the eighth point

on decent work and economic growth (Decent Work and Economic Growth), and the tenth point on reducing inequalities (Reduced Inequalities).

## Discussion

- 1) Optimizing Islamic social finance can support the achievement of SDGs in Pekanbaru.

Further discussion shows that obstacles to optimizing Islamic social finance in Pekanbaru can be seen from several factors, including: First, from the perspective of zakat institution management, limitations are still found in program planning, integration of mustahik data, and monitoring the success of fund distribution. This causes programs to not fully address the root of social issues, such as the sustainability of education for low-income students and the economic independence of urban poor communities. Second, there is still minimal synergy between zakat institutions, local governments, and educational institutions in designing targeted programs aligned with SDGs indicators. In fact, the literature on Islamic social finance emphasizes that cross-sector collaboration is key to improving the effectiveness of zakat distribution and productive waqf. Additionally, the literacy and understanding of the community regarding productive zakat are still low. Many zakat payers still view zakat solely as a religious obligation without considering its transformative potential for the community's economy. Similarly, among beneficiaries (mustahik), there is still a tendency to use funds for consumption needs rather than productive ones. This highlights the need for an integrated Islamic social financial education strategy so that zakat and waqf can truly become instruments of sustainable development, not just temporary social assistance.

- 2) Challenges and opportunities in utilizing the instruments of zakat, infaq, sadaqah, and waqf

This research found that the implementation of productive zakat programs in Pekanbaru, both in the form of educational scholarships, entrepreneurship training for students, and capital support for micro-enterprises, shows significant opportunities to strengthen the role of Islamic social finance in achieving the SDGs. Education-based zakat programs have helped mustahiks continue their studies without financial barriers, while also increasing academic motivation and social mobility. This achievement aligns with SDG Goal 4 on quality and inclusive education, and demonstrates that zakat can function as a long-term empowerment instrument, not just consumer aid. Beside zakat, productive waqf is also a potential instrument in strengthening socio-economic development in Pekanbaru. The waqf model linked to social investment, such as the development of educational facilities, skills training, and waqf-based economic infrastructure, has proven to contribute to the improvement of local human resource capacity. This supports SDG Goal 8 on sustainable economic growth.



However, this study also found significant challenges, including limitations in regulations governing productive waqf, low professionalism and managerial capacity of nazhir, and minimal integration between waqf institutions and Islamic financial institutions. These obstacles have prevented the potential of productive waqf from being optimally utilized in supporting development goals. From an institutional perspective, the main challenges in managing ZISWAF in Pekanbaru lie in the lack of program innovation, low levels of Islamic social financial literacy in the community, and the sub-optimal monitoring system after distribution. Nevertheless, there is significant potential to expand economic impact thru synergy between BAZNAS, Islamic financial institutions, and local governments in designing empowerment programs integrated with SDGs indicators.

Conceptually, these findings support the view that Islamic social finance has two faces: as a mechanism for wealth redistribution and as a strategic instrument for socio-economic development. Optimizing ZISWAF in Pekanbaru shows great potential for integrating Islamic philanthropic values within the framework of sustainable development. However, to broaden its impact, policy innovation, management transparency, and multi-stakeholder collaboration are needed for Islamic social finance to truly function as a catalyst for achieving the SDGs at the local level. Thus, this research confirms that optimizing ZISWAF is not only a spiritual and social effort, but also a strategy for Islamic economic development that is contextual, applicable, and relevant to current global challenges.

- 3) A model design for Islamic social finance-based empowerment suitable for the characteristics of urban communities.

Based on the research findings, the design of an Islamic social finance-based empowerment model in urban areas like Pekanbaru needs to be developed integratively, considering the dynamic, heterogeneous characteristics of the community, and its orientation toward economic efficiency. The empowerment model can be seen in the following image:



Figure 2. Empowerment Model Based on Islamic Social Finance

This model emphasizes the synergy between Zakat, Infaq, Sedekah, and Waqf (ZISWAF) funding and business mentoring, skills training, and digital transformation to ensure targeted and sustainable fund distribution. Thru collaboration between BAZNAS, Islamic financial institutions, universities, and local governments, the empowerment of mustahik can be directed toward economic independence and increased business capacity. This model aligns with the Sustainable Development Goals (SDGs), particularly in poverty alleviation, sustainable economic growth, and reducing social inequality, thus Islamic social finance serves not only as an instrument of philanthropy but also as a driver of inclusive and equitable urban economic development.

## CONCLUSION

This research concludes that Islamic social finance, particularly zakat, infaq, sadaqah, and waqf (ZISWAF), has great potential as a strategic instrument in supporting the achievement of the Sustainable Development Goals (SDGs) in Pekanbaru City. The findings indicate a significant increase in fundraising, but the contribution of these funds to quality education, poverty reduction, and community economic empowerment is still not optimal. The main obstacles lie in managerial aspects, limitations in innovative productive programs, and the lack of synergy between zakat institutions, local governments, and educational institutions. Nevertheless, the implementation of several education-based productive zakat and productive waqf programs has had a positive impact on the sustainability of underprivileged students' studies and human resource capacity building.

Thus, optimizing Islamic social finance in Pekanbaru is not only relevant as an instrument for wealth redistribution, but also as a catalyst for socio-economic development that aligns with Islamic values and global sustainable development standards. Islamic social finance has the potential to strengthen the integration between religious values, social justice, and sustainable development if managed innovatively, transparently, and collaboratively.

Based on the research findings, there are several strategic recommendations :

1. For Zakat and Waqf Management Institutions There is a need to innovate more productive and long-term oriented programs, such as empowering student entrepreneurship, providing job skills training, and sustainable education financing. Transparency and accountability in fund management must also be increased thru a digital reporting system that is easily accessible to the public.
2. For Local Governments Synergy with zakat institutions needs to be strengthened thru integrative policies that incorporate zakat, infaq, sadaqah, and waqf into regional development planning. The government can facilitate regulations that support the utilization of zakat and waqf to fund programs aligned with the SDGs.
3. For Universities and Educational Institutions The role of universities needs to be expanded not only as beneficiaries but also as research partners and incubators for productive zakat programs. Collaboration between zakat institutions and universities can produce a sustainable model for empowering underprivileged students that is oriented toward improving the quality of education.
4. For Further Research Further studies are needed with a quantitative approach to measure the impact of Islamic social financial contributions on specific SDGs indicators, such as reducing school dropout rates, alleviating poverty, and

improving job skills. Thus, a more measurable picture of the effectiveness of ZISWAF in sustainable development will be obtained.

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