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Hexa-Helix-Based Integration of Zakat and Waqf in Strengthening the Regional Sharia Economic Ecosystem: Implications for Maqāṣid al-Sharīʻah and the SDGs

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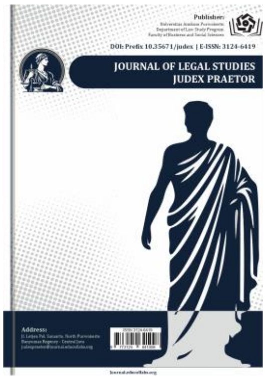

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ABSTRACT

Strengthening the regional Islamic economic ecosystem is one of the key strategies for achieving inclusive, equitable, and sustainable development. Zakat and waqf play a strategic role as Islamic social finance instruments capable of supporting wealth redistribution, community economic empowerment, and the development of productive assets. However, the management of these two instruments still faces various challenges, such as low program integration, limited institutional synergy, and suboptimal collaboration among stakeholders. This study aims to analyze the integration of zakat and waqf based on the Hexa-Helix model in strengthening the regional Islamic economic ecosystem, as well as its implications for achieving the Maqāṣid al-Sharīʻah and the Sustainable Development Goals (SDGs). The study employs a qualitative approach using the library research method. Data were obtained from various literature sources, including books, scientific articles, institutional reports, and relevant policy documents, and were then analyzed using descriptive-qualitative content analysis techniques. The results of the study indicate that the integration of zakat and waqf through the Hexa-Helix approach, which involves the government, zakat institutions, waqf trustees, universities, the halal business sector, and the community is capable of creating a more collaborative, effective, and sustainable governance framework. This integration contributes to the realization of the Maqāṣid al-Sharīʻah specifically regarding the protection of religion, life, intellect, lineage, and property, and supports the achievement of the SDGs, particularly poverty eradication, improving the quality of education, inclusive economic growth, reducing inequality, and strengthening development partnerships.

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INTRODUCTION

Strengthening the Islamic economic ecosystem is one of the strategic priorities in regional economic development, aimed at fostering inclusive growth, equitable distribution of prosperity, and sustainable development. From an Islamic economic perspective, development is not measured solely by improvements in economic indicators, such as income growth or expansion of the real sector but also by the achievement of the overall public interest (maṣlaḥah) in accordance with the principles of Maqāṣid al-Sharīʻah. This development orientation prioritizes economic well-being, social justice, and intergenerational sustainability as the primary goals of development. Within this framework, Islamic social finance instruments, particularly zakat and waqf, play a strategic role as mechanisms for wealth redistribution, economic empowerment, and the provision of sustainable social services. Zakat and waqf serve not only as instruments of worship but also as development tools capable of reducing poverty, narrowing economic disparities, and improving the quality of life for the community[1].

Indonesia has enormous potential in zakat and waqf as capital for Sharia-based economic development. According to the 2024 Indonesia Zakat Outlook, national zakat collection is showing a significant upward trend and is increasingly contributing to various programs aimed at poverty alleviation, community economic empowerment, education, health, and other humanitarian initiatives[2]. These conditions indicate that zakat can serve as a strategic tool for strengthening the economic resilience of communities, particularly vulnerable groups and microentrepreneurs who often face limited access to formal financing sources. However, the optimal utilization of zakat still faces various challenges, including low public literacy, limited inter-institutional coordination, and the lack of comprehensive integration of economic empowerment programs.

On the other hand, waqf has distinct characteristics because it is oriented toward the development of productive assets whose benefits can be enjoyed on a sustainable basis. Productive waqf has the potential to become a long-term social investment instrument that supports development in the education, health, and social infrastructure sectors, as well as the development of productive community enterprises. However, waqf management in Indonesia still faces various obstacles, such as low professionalism among waqf trustees, limited innovation in asset

[1] Hendro Sukoco et al., "Integrating Islamic Social Finance (Zakat , Waqf, Sadaqah) With The Sustainable Development Goals (SDGs) In Developing Nations," *Journal Islamic Economic Minangkabau*, Vol. 4, No. 1, (2026), p. 41–5.

[2] BAZNAS, *Outlook Zakat Indonesia 2025*, Vol. 9, Pusat Kajian Strategis BAZNAS, (2024).

management, and weak institutional governance, all of which hinder the optimization of waqf's benefits for economic development[3]. In addition, the management of productive waqf still faces challenges related to regulations, human resource capacity, and the sustainability of asset development, which require more innovative and adaptive management strategies[4].

Various studies show that zakat and waqf will have a greater impact if they are not managed in isolation but are integrated into a coordinated economic development system. The integration of zakat and waqf enables the creation of synergy between the function of wealth redistribution through zakat and the function of long-term social investment through waqf. This approach aligns with the concept of Islamic Social Finance, which positions zakat, waqf, infaq, and sadaqah as strategic instruments in supporting the achievement of the Sustainable Development Goals (SDGs), particularly in poverty alleviation, reducing inequality, fostering inclusive economic growth, and strengthening development partnerships[5]. A study on the synergy between zakat and waqf also shows that the integration of these two instruments has great potential to strengthen sustainable development and enhance the effectiveness of Islamic social finance in addressing various economic and social issues facing society[6].

Nevertheless, the successful integration of zakat and waqf cannot be achieved through the efforts of a single institution alone; rather, it requires the involvement of various stakeholders with different functions and capacities. In this context, the Hexa-Helix approach offers a collaborative framework that involves the government, zakat institutions, waqf trustees, universities, the halal industry or business sector, and the community. This approach emphasizes the importance of multi-stakeholder synergy in integrating resources, knowledge, and institutional capacity to achieve more effective and sustainable development. Strengthening waqf governance, including the management of cash waqf and the development of productive assets requires multi-stakeholder support so that its economic and social

[3] Lukman Hakim dan Kholil Nawawi, "Finding Solutions to Productive Waqf Management Problems : A Case in Indonesia," *International Journal of Waqf,* Vol. 4, No. 1, (2024), p. 1-12.

[4] Refky Fielnanda, "Prioritizing Challenges and Strategies for Sustainable Productive Waqf Management in Indonesia : an ANP Method," *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah (Journal of Islamic Economics)*, Vol. 17, No. 2, (2025), p. 407–38.

[5] Sukoco et al., *Loc.Cit*.

[6] Minati Maulida, Ubaidillah, dan Hanik Rosyidah, "Zakat – Waqf Synergy in Islamic Social Finance : The Indonesian Model and Sustainable Development," *Economia: Jurnal Ekonomi dan Manajemen*, Vol. 5, No. 1, (2026), p. 1–22.

benefits can be felt more widely[7]. In fact, innovations in waqf development in strategic sectors, such as renewable energy, demonstrate that waqf has great potential to support the sustainable development agenda while addressing global challenges related to economic and environmental resilience[8].

Although research on zakat, waqf, and Islamic Social Finance has developed quite rapidly, most studies still treat zakat and waqf as instruments analyzed separately or focus on their respective institutional aspects. Studies that specifically address the integration of zakat and waqf through a multi-stakeholder collaborative approach within the framework of strengthening the regional Islamic economic ecosystem, while simultaneously linking them to the perspectives of Maqāṣid al-Sharīʻah and the Sustainable Development Goals (SDGs) remain relatively limited. Thus, there is a need to present a conceptual framework capable of explaining how the integration of zakat and waqf can be optimized through synergy among stakeholders and directed toward achieving more inclusive and sustainable development goals.

Based on the above discussion, this article aims to analyze the integration of zakat and waqf based on the Hexa-Helix framework in strengthening the regional Islamic economic ecosystem, as well as its implications for achieving the Maqāṣid al-Sharīʻah and the Sustainable Development Goals (SDGs). Theoretically, this study is expected to enrich the development of the concept of Islamic social finance integration based on multi-stakeholder collaboration through the Hexa-Helix framework. Practically, the results of this study are expected to serve as policy recommendations for local governments, zakat institutions, waqf trustees, universities, and business actors in optimizing the role of zakat and waqf as instruments of inclusive, equitable, and sustainable development.

METHOD

This study employs a qualitative approach using library research to analyze the integration of zakat and waqf based on the Hexa-Helix model in strengthening the regional Islamic economic ecosystem, as well as its implications for achieving the Maqāṣid al-Sharīʻah and the Sustainable Development Goals (SDGs). Research data were obtained from various

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[7] Septiana et al, "The Responsibilities Of The Indonesian Waqf Board (BWI) In Handling Indonesian Waqf Cash," *Sahmiyya: Jurnal Ekonomi Dan Bisnis*, Vol. 4, No. 2, (2025), p. 354.

[8] R. A Fauzi, "Wakaf dan Energi Terbarukan: Analisis Potensi Wakaf Energi dalam Mengurangi Dampak Perubahan Iklim," *Jurnal Wakaf dan Ekonomi Islam*, Vol. 14, No. 2, (2021), p. 123–38.

relevant literature sources, including books, scientific journal articles, institutional reports, and policy documents related to zakat, waqf, Islamic Social Finance, sustainable development, and multi-stakeholder collaboration. Data collection was conducted through a documentary study by reviewing, identifying, and classifying various literature according to the research focus. Subsequently, the data were analyzed using descriptive-qualitative content analysis techniques through a process of data reduction, categorization, interpretation, and synthesis to gain a comprehensive understanding of the role of the Hexa-Helix approach in optimizing the integration of zakat and waqf as a strategy for strengthening a regional Islamic economic ecosystem that is inclusive, equitable, and sustainable.

RESULT & DISCUSSION

A. Integrating Zakat and Waqf as the Foundation for Strengthening the Regional Sharia Economic Ecosystem

Strengthening the regional Islamic economic ecosystem requires instruments that are not only capable of driving economic growth, but also of promoting equitable welfare and sustainable development. From an Islamic economic perspective, development is not measured solely by increases in income and the accumulation of wealth, but also by the ability to achieve distributive justice, reduce poverty, and improve the overall quality of life for the community[9]. Therefore, zakat and waqf play a strategic role as Islamic social finance instruments that can support inclusive and equitable economic development.

Conceptually, strengthening the regional Islamic economic ecosystem involves not only increasing Sharia-based economic activity but also institutional strengthening, expanding access to economic resources, developing the real sector, and improving community welfare. In this context, zakat and waqf have complementary characteristics. Zakat serves as a mechanism for the redistribution of wealth to reduce poverty and social inequality, while waqf acts as an instrument for building productive assets whose benefits can be enjoyed sustainably by the community[10]. The combination of these two instruments enables the creation of a development system that is not only consumptive but also productive and long-term oriented.

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[9] M. U Chapra, *The Islamic Vision of Development in the Light of Maqasid al-Shariah*, Jeddah: IRTI–IDB, (2008).

[10] Irfan Syauqi Beik dan Laily Dwi Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model," *Journal of Islamic Monetary Economics and Finance*, Vol. 1, No. 2, (2016), p. 141–60.

The potential of zakat and waqf in Indonesia presents significant opportunities to support regional economic development. According to the 2024 Indonesia Zakat Outlook, national zakat collection continues to rise and is increasingly contributing to various programs in economic empowerment, education, health, and humanitarian aid[11]. On the other hand, Indonesia also has significant waqf potential, both in the form of waqf land and cash waqf, which can be developed into productive assets to support the social and economic development of communities. This potential demonstrates that zakat and waqf can serve as strategic sources of social funding for regional development, particularly in supporting poverty alleviation, empowering microenterprises, and improving the quality of human resources.

Nevertheless, this vast potential has not yet been fully realized in terms of optimizing the impact of development. Zakat management still faces various challenges, such as low levels of public literacy, a lack of integration among inter-institutional economic empowerment programs, and limited coordination in the management and distribution of zakat funds. On the other hand, the management of productive waqf also faces various obstacles, including the low capacity of nazhirs, limited innovation in asset development, and weak institutional governance, which prevent the full realization of waqf's potential[12]. This situation indicates that the main problem lies not in limited potential, but rather in the lack of an integrated and collaborative system capable of optimizing the use of these two instruments for regional development.

Within the framework of Islamic Social Finance, zakat and waqf should not be viewed as separate instruments, but rather as part of an integrated and mutually complementary Islamic social finance system. Zakat serves as a social protection instrument through income redistribution and the economic empowerment of the poor, while waqf functions as a long-term social investment instrument that supports the sustainability of economic and social benefits[13]. The integration of these two instruments enables the creation of a synergistic relationship between social protection and productive asset development, thereby optimizing their impact on economic development[14].

Furthermore, the synergy between zakat and waqf enables the creation of a more inclusive, productive, and sustainable economic

[11] BAZNAS, *Loc.Cit.*
[12] Fielnanda, *Loc.Cit*.
[13] Islamic Development Bank (IsDB), *Islamic Social Finance Report 2020*, (2020).
[14] Khan Tariqullah Obaidullah, Mohammed, *Islamic Microfinance Development Challenges and Initiatives*, (2008).

development model. Zakat funds can be utilized to enhance the economic capacity of the poor through capital assistance programs, skills training, and microenterprise empowerment. Once communities have greater economic capacity, productive waqf assets can serve as a means for business development, the provision of economic infrastructure, training centers, and the development of Sharia-based economic zones. This integration demonstrates that zakat and waqf function not only as instruments of social assistance but also as instruments of economic transformation capable of creating a multiplier effect for regional development[15].

These findings reinforce the view that zakat and waqf can serve as the foundation for strengthening the regional Islamic economic ecosystem. Zakat acts as a redistributive mechanism that helps communities gain access to capital, social protection, and economic opportunities, while waqf functions as a sustainability mechanism that ensures the continued provision of benefits through the development of productive assets and long-term social investments[16]. Thus, the integration of zakat and waqf has the potential to create a regional Islamic economic ecosystem that is more resilient, inclusive, and focused on community welfare. This integration also serves as a crucial foundation for the development of a regional Islamic economy that not only pursues economic growth but also promotes social justice and sustainable development in accordance with the principles of Maqāṣid al-Sharīʻah.

B. Hexa-Helix-Based Integration of Zakat and Waqf in Strengthening the Regional Sharia Economic Ecosystem

Optimizing the integration of zakat and waqf to strengthen the regional Islamic economy requires the involvement of various development actors with different roles, resources, and capacities. In the context of regional economic development, the management of zakat and waqf cannot be carried out in a sectoral and piecemeal manner because issues such as poverty, economic inequality, and limited access to financing are multidimensional problems that require multi-stakeholder synergy. Therefore, a collaborative model is needed that can integrate various stakeholders into a single, coordinated development ecosystem.

The Hexa-Helix approach offers a collaborative framework that places various strategic actors within an interconnected and mutually

15 Maulida, Ubaidillah, dan Hanik Rosyidah, *Loc.Cit.*
16 Islamic Development Bank (IsDB), *Loc.Cit*.

reinforcing system. This concept evolved from the Triple Helix model, which emphasizes synergy among government, academia, and the business sector in driving development innovation. As the complexity of development challenges has increased, the model has evolved to include a broader range of social actors, making multistakeholder collaboration a key prerequisite for inclusive and sustainable development[17]. In the context of the regional Islamic economy, the Hexa-Helix approach can be adapted through the involvement of the government, zakat institutions, waqf trustees, universities, the halal business sector and MSMEs, as well as the community as key actors in strengthening the Islamic economic ecosystem.

Theoretically, this approach aligns with the concept of collaborative governance, which emphasizes the importance of cooperation among cross-sectoral stakeholders in addressing various public issues. Collaboration enables the integration of the resources, knowledge, networks, and capacities possessed by each actor, thereby resulting in more effective, adaptive, and sustainable policies and programs[18]. Furthermore, the success of collaboration depends on a shared vision, institutional commitment, mutual trust, and coordination mechanisms capable of aligning the interests and objectives of various development actors[19].

From the perspective of strengthening the regional Islamic economy, local governments serve as regulators and facilitators that create supportive policies for the development of productive zakat and waqf, including through the formulation of regulations, the provision of incentives, and the integration of regional economic empowerment programs. Zakat institutions and waqf trustees serve as the primary managers of Islamic social financial funds and assets, responsible for the collection, management, and utilization of resources in a professional and accountable manner. Higher education institutions contribute through research, innovation, literacy improvement, community assistance, and strengthening human resource capacity in the management of zakat and waqf. Meanwhile, the halal industry and MSME sectors act as drivers of the real economy, able to utilize zakat-based financing and productive waqf assets to develop productive and

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[17] D. F. J. Carayannis, E. G., & Campbell, "Triple Helix, Quadruple Helix and Quintuple Helix and How Do Knowledge, Innovation and the Environment Relate To Each Other?," *nternational Journal of Social Ecology and Sustainable Development*, Vol. 1, No. 1, (2010).

[18] Chris Ansell dan Alison Gash, "Collaborative Governance in Theory and Practice," *Journal of Public Administration Research and Theory*, Vol. 18, No. 4, (2008), p. 543–71.

[19] Emerson et al, "An Integrative Framework for Collaborative Governance," *Journal of Public Administration Research and Theory*, Vol. 22, No. 1, (2012), p. 1–29.

sustainable economic activities. The public, in turn, plays the role of zakat contributors (muzaki), waqf donors (wakif), business operators, and beneficiaries serving as the center of the entire Islamic economic development process.

Within the framework of Islamic Social Finance, the integration of zakat and waqf based on the Hexa-Helix model enables the creation of a mutually complementary relationship between the functions of wealth redistribution and long-term social investment. Zakat funds can be utilized to enhance the economic capacity of communities through business capital assistance, skills training, and the empowerment of microenterprises. Furthermore, productive waqf assets can be developed as means of production, training centers, economic infrastructure, or Sharia-based economic zones that support the sustainability of empowerment programs. This integration model demonstrates that zakat and waqf function not only as instruments of social assistance but also as instruments of economic transformation capable of creating a multiplier effect for regional development[20].

Various studies on Islamic social finance indicate that the synergy between zakat and waqf can enhance the effectiveness of inclusive and sustainable economic development. The integration of these two instruments enables the creation of a complementary relationship between social protection and productive asset development, thereby optimizing their impact on economic development[21]. Studies on the synergy between zakat and waqf in Indonesia also indicate that the integration of these two instruments holds great potential for strengthening sustainable development and enhancing the effectiveness of Islamic social finance in addressing various economic and social issues faced by the community[22].

Based on a synthesis of various literature sources, the Hexa-Helix approach can be understood not only as a model for institutional collaboration but also as an operational mechanism that enables the integration of zakat and waqf to proceed more effectively and sustainably. The novelty of this approach lies in its effort to position zakat and waqf as part of a regional Islamic economic development ecosystem built through the simultaneous synergy of six strategic actors. Thus, Hexa-Helix-based integration of zakat and waqf has the potential to strengthen Islamic social financial governance while fostering more inclusive, equitable, and sustainable regional economic growth in

[20] M. I. A Mohsin, *Cash Waqf A New Financial Product*, Pearson, (2009).
[21] Islamic Development Bank (IsDB), *Loc.Cit*.
[22] Maulida, Ubaidillah, dan Hanik Rosyidah, *Loc.Cit*.

accordance with the principles of Maqāṣid al-Sharīʻah and the Sustainable Development Goals (SDGs).

C. Implications for the Achievement of the Maqāṣid al-Sharīʻah

From the perspective of Maqāṣid al-Sharīʻah, the integration of zakat and waqf based on the Hexa-Helix model has significant implications for realizing the public interest (maṣlaḥah) as the primary goal of Islamic development. In Islamic economics, development is understood not only as an increase in economic growth but also as a process aimed at achieving welfare, social justice, and an overall improvement in the quality of human life[23]. In fact, according to Al-Raysuni[24], the Maqāṣid al-Sharīʻah are essentially directed toward realizing the public good (jalb al-maṣāliḥ) and preventing harm (dar' al-mafāsid) in all aspects of human life. Therefore, the success of strengthening the regional Islamic economy cannot be measured solely through economic indicators, but must also be assessed based on its contribution to achieving Sharia objectives, which include the protection of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), reason (ḥifẓ al-'aql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl)[25].

The first implication relates to ḥifẓ al-dīn (protection of religion). The integration of zakat and waqf based on the Hexa-Helix model promotes the strengthening of Islamic economic values through the optimization of social finance instruments as part of worship that has both spiritual and socio-economic dimensions. Professional, transparent, and accountable management of zakat and waqf can increase public trust and strengthen collective awareness of the importance of Islamic philanthropy in development. According to Kahf[26], zakat and waqf are not merely instruments of economic distribution but also means of internalizing the values of solidarity, social responsibility, and the strengthening of religious life. Within the Hexa-Helix framework, the government plays a role in providing regulations that support the governance of zakat and waqf; managing institutions carry out the functions of collection and utilization in a trustworthy manner; while universities and the community contribute to improving literacy and the internalization of Islamic economic values.

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[23] Chapra, *The Islamic Vision of Development in the Light of Maqasid al-Shariah*.

[24] Ahmad Al-raysuni, "Imam al-Shatibi's Theory of the Higher Objectives and Intents of Islamic Law The International institute of Islamic Thought," (2005), p. 480.

[25] Jasser Auda, "Maqasid Al-Shariah As Philosopy," *The International Institute of Islamic Thought*, (2008), p. 1–348.

[26] Monzer Kahf, "The performance of the institution of zakah in theory and practice," *International Conference on Islamic Economics Towards the 21st Century*, (1999), p. 1–40.

The second implication relates to ḥifẓ al-nafs (protection of life). Zakat funds and waqf proceeds can be used to support health programs, social assistance, food security, and the protection of vulnerable groups. Collaboration between the government, zakat institutions, waqf trustees, and the community enables the implementation of social programs in a more targeted and sustainable manner. According to Ismail Abdel Mohsin[27], the development of social waqf and productive waqf can improve the community's access to health services and social protection in a sustainable manner. Thus, the integration of zakat and waqf not only helps meet the basic needs of the community but also contributes to improving quality of life and social welfare more broadly[28].

Furthermore, the implications for ḥifẓ al-'aql (the protection of reason) are realized through support for education and human resource capacity building. Higher education institutions, as one of the elements of the Hexa-Helix, play a strategic role in producing research, innovation, and mentoring programs that support regional Islamic economic development. Meanwhile, zakat funds and waqf assets can be utilized to provide scholarships, build educational facilities, and offer entrepreneurship training aimed at improving the community's competencies and productivity. According to Ahmed[29], Islamic social finance instruments play a crucial role in human capital development by expanding access to education and enhancing the economic capacity of the poor. Strengthening the quality of human resources serves as a vital foundation for achieving inclusive and sustainable economic development.

In terms of ḥifẓ al-nasl (protection of future generations), the integration of zakat and waqf leads to improved family well-being and ensures the sustainability of future generations. Zakat- and waqf-based economic empowerment programs enable communities to gain access to business financing, children's education, and the enhancement of family economic capacity. Such support not only helps address short-term economic vulnerabilities but also builds the social and economic resilience of households, which in turn improves the quality of life for the next generation[30]. The integration of Islamic philanthropic

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[27] Magda Ismail Abdel Mohsin, "Financing through cash-waqf: a revitalization to finance different needs," *International Journal of Islamic and Middle Eastern Finance and Management*, Vol. 6, No. 4 (2013), p. 304–21.

[28] BAZNAS, *Loc.Cit*.

[29] H. Ahmed, *Role of Zakah and Awqaf in Poverty Alleviation*, (2019).

[30] Obaidullah, Mohammed, *Islamic Microfinance Development Challenges and Initiatives*.

instruments has the potential to strengthen family protection and enhance intergenerational well-being through the creation of more inclusive economic opportunities[31].

The implications for ḥifẓ al-māl (the protection of wealth) are reflected in the function of zakat as an instrument of wealth redistribution and the function of waqf as an instrument for the development of productive assets. Within the Hexa-Helix framework, the government creates policies that support the development of productive zakat and waqf; managing institutions optimize the collection and utilization of funds; the halal business sector and MSMEs develop productive economic activities; while the community participates as both actors and beneficiaries of empowerment programs. This synergy contributes to increased community income, expanded access to capital, and a reduction in poverty rates and economic inequality[32]. The integration of zakat and waqf enables the creation of a complementary relationship between the functions of social protection and social investment, thereby optimizing their impact on economic development[33]. The synergy of Islamic social finance instruments can strengthen community economic resilience through increased financial inclusion and the development of productive enterprises[34].

Thus, the integration of zakat and waqf based on the Hexa-Helix model demonstrates that Islamic social finance plays a broader role than merely serving as an instrument of philanthropy and economic redistribution. The synergy between the government, zakat institutions, waqf trustees, universities, the halal business sector, and the community can foster a more inclusive, equitable, and sustainable regional Sharia economic ecosystem. From the perspective of Maqāṣid al-Sharīʻah, the Hexa-Helix collaboration model can be positioned as an operational mechanism that translates Sharia objectives into regional development practices through the protection of religion, improvement of quality of life, strengthening of human resource capacity, family resilience, and

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[31] Shaikh Hamzah Abdul Razak, "Zakat and waqf as instrument of Islamic wealth in poverty alleviation and redistribution: Case of Malaysia," *International Journal of Sociology and Social Policy*, Vol. 40, No. 3–4, (2020), p. 249–66.

[32] Beik dan Arsyianti, "Measuring Zakat Impact on Poverty and Welfare Using Cibest Model."

[33] Maulida, Ubaidillah, dan Hanik Rosyidah, "Zakat – Waqf Synergy in Islamic Social Finance : The Indonesian Model and Sustainable Development."

[34] Iskandar Iskandar, Razali Razali, dan Sjafruddin Sjafruddin, "Integration of Islamic Social Finance and Commercial Finance to Support Indonesia's Sustainable Development," *Proceedings of International Conference on Social Science, Political Science, and Humanities (ICoSPOLHUM)*, Vol. 3, No. 16, (2023), p. 00016.

equitable economic well-being. Thus, Hexa-Helix-based integration of zakat and waqf offers a conceptual framework that links Sharia objectives with regional development practices in a more integrated, adaptive, and sustainable manner oriented toward the public interest.

D. Implications for the Sustainable Development Goals (SDGs)

The Hexa-Helix-based integration of zakat and waqf is closely linked to the Sustainable Development Goals (SDGs) agenda. Conceptually, the principles of Islamic economics align with the goals of sustainable development because both emphasize social justice, equitable distribution of welfare, people-centered development, and intergenerational sustainability[35]. From the perspective of Islamic Social Finance, zakat and waqf are viewed as instruments capable of supporting the achievement of various development goals through mechanisms of wealth redistribution, social protection, economic empowerment, and the development of sustainable productive assets[36]. According to Iqbal & Mirakhor[37], Islamic social finance instruments have an intrinsic orientation toward inclusive development and distributive justice, making them relevant for supporting the global sustainable development agenda.

The first implication relates to SDG 1 (No Poverty). The integration of zakat and waqf can be achieved through poverty alleviation and community economic empowerment programs. Productive zakat funds can be utilized to finance microenterprises and strengthen the economic capacity of vulnerable groups, while productive waqf can be developed as means of production, centers for economic empowerment, and social infrastructure that supports the sustainability of empowerment programs. Optimizing these two instruments has the potential to increase community income, promote economic self-reliance, and reduce poverty levels in a sustainable manner[38]. Zakat and waqf play a strategic role in reducing poverty by increasing the poor's access to economic resources and productive opportunities[39].

The next implication is reflected in SDG 4 (Quality Education). The use of zakat funds and waqf assets can be directed toward providing scholarships, building educational facilities, and improving public access

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35 UNDP, "Islamic Finance and the Sustainable Development Goals.," United Nations Development Programme, (2017).

36 Islamic Development Bank (IsDB), *Loc.Cit*.

37 Zamir Iqbal dan Abbas Mirakhor, "An Introduction to Islamic Finance An Introduction to Islamic Finance," *Sematic Scholar*, (2006), p. 2.

38 BAZNAS, *Loc.Cit*.

39 Ahmed, *Role of Zakah and Awqaf in Poverty Alleviation*.

to quality education. Investment in the education sector not only improves the quality of human resources but also serves as a long-term development tool that strengthens regional economic productivity and competitiveness[40]. Educational waqf holds great potential for supporting human capital development by providing more inclusive and sustainable educational services[41].

With regard to SDG 8 (Decent Work and Economic Growth), the integration of zakat and waqf can promote the development of MSMEs, job creation, and the strengthening of the real sector based on the Islamic economy. Financial support through productive zakat and the utilization of productive waqf assets provide access to capital and business facilities for micro- and small-scale economic actors. These conditions have the potential to increase business productivity, expand employment opportunities, and drive more inclusive and equitable regional economic growth[42]. The integration of Islamic social finance instruments can strengthen inclusive economic development through job creation, increased productivity, and the development of community entrepreneurship[43].

Furthermore, the implications for SDG 10 (Reduced Inequalities) are reflected in the redistributive function of zakat, which aims to reduce income disparities and enhance economic inclusion. Targeted zakat distribution, supported by the development of productive waqf, enables vulnerable groups to gain broader access to economic resources, education, and social services. Thus, the integration of zakat and waqf is not only oriented toward economic growth but also toward the creation of distributive justice and the equitable distribution of societal well-being[44]. According to Razak[45], zakat and waqf are effective instruments of social distribution in reducing economic inequality and promoting the equitable distribution of societal well-being.

Furthermore, the Hexa-Helix approach is strongly aligned with SDG 17 (Partnerships for the Goals), which emphasizes the importance

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[40] Maulida, Ubaidillah, dan Hanik Rosyidah, "Zakat – Waqf Synergy in Islamic Social Finance : The Indonesian Model and Sustainable Development."

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of multi-stakeholder partnerships in achieving the Sustainable Development Goals. In this context, the government serves as a regulator and policy facilitator; zakat institutions and waqf trustees act as managers of Islamic social finance instruments; universities contribute through research and innovation; the halal business sector drives the real economy; and the public participates as zakat contributors, waqf donors, business actors, and beneficiaries of empowerment programs. Such collaboration among stakeholders enables the creation of more effective and integrated governance in optimizing the collection and utilization of zakat and waqf for regional development[46]. The Hexa-Helix model is capable of fostering innovation and sustainable development through the integration of resources, knowledge, and capacities possessed by various development actors[47].

In addition to economic and social aspects, waqf also has the potential to support the environmental dimension of the sustainable development agenda. The development of waqf in the renewable energy sector, environmental conservation, and green infrastructure development demonstrates that waqf assets can be utilized to support energy security, expand access to clean energy, and mitigate the impacts of climate change[48]. These findings show that Islamic social finance instruments are not only relevant to poverty alleviation and economic empowerment but also play a strategic role in supporting green development and environmental sustainability. This aligns with the perspective UNDP[49], that positions environmental sustainability as one of the main pillars of sustainable development.

Various studies on Islamic Social Finance indicate that the integration of zakat and waqf holds great potential for simultaneously supporting the achievement of various SDG targets through an inclusive, participatory, and sustainable development approach[50]. The synergy between these two instruments enables the creation of a mutually reinforcing relationship among the functions of social protection, economic empowerment, and the development of productive assets oriented toward community well-being[51].

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[47] Carayannis, E. G., & Campbell, "Triple Helix, Quadruple Helix and Quintuple Helix and How Do Knowledge, Innovation and the Environment Relate To Each Other?"

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Thus, the integration of zakat and waqf based on the Hexa-Helix model can be positioned as an institutional mechanism that bridges the goals of regional Islamic economic development with the Sustainable Development Goals (SDGs) agenda. Synergy among the government, zakat institutions, waqf trustees, universities, the halal business sector, and the community enables the optimization of zakat's redistributive function and waqf's social investment in a more effective, inclusive, and sustainable manner. From a sustainable development perspective, the Hexa-Helix model offers a conceptual framework that links the values of Maqāṣid al-Sharīʿah with the achievement of global development goals through strengthening social protection, improving the quality of human resources, reducing inequality, fostering inclusive economic growth, and strengthening development partnerships oriented toward the sustainable well-being of society.

CONCLUTIONS

This study shows that the integration of zakat and waqf is a promising strategy for strengthening the regional Islamic economic ecosystem. Zakat serves as an instrument for redistribution and community economic empowerment, while waqf acts as an instrument for developing productive assets that support sustainable development. The integration of these two instruments enables the creation of economic development that is more inclusive, equitable, and sustainable.

The Hexa-Helix approach underscores the importance of synergy among the government, zakat institutions, waqf trustees, universities, the halal business sector, and the community in optimizing the management of zakat and waqf. This multi-stakeholder collaboration has the potential to produce more effective Islamic social financial governance capable of driving community economic empowerment and strengthening the Sharia-based real sector.

From the perspective of Maqāṣid al-Sharīʿah, the Hexa-Helix-based integration of zakat and waqf contributes to the realization of the public interest through the protection of religion, life, intellect, lineage, and wealth. Meanwhile, from the perspective of the Sustainable Development Goals (SDGs), this model contributes to poverty eradication, improved quality of education, inclusive economic growth, reduced inequality, and strengthened development partnerships. Thus, the Hexa-Helix-based integration of zakat and waqf can be positioned as a conceptual framework that links the values of Maqāṣid al-Sharīʿah with the sustainable development agenda through the strengthening of regional Islamic economics oriented toward the public interest.

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