

THE ROLE OF REGULATORS IN STRENGTHENING PENTAHHELIX COLLABORATION FOR ISLAMIC PHILANTHROPY MANAGEMENT IN INDONESIA

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Abstract: Islamic philanthropy, encompassing Zakat, Infaq, Sadaqah, and Waqf (ZISWAF), possesses substantial economic potential to support social development and poverty alleviation in Indonesia. Data from the National Amil Zakat Agency (BAZNAS) indicates that the national zakat potential reaches over IDR 300 trillion per year, yet only approximately 10 percent of this potential is realized. Similarly, the potential for cash waqf is IDR 180 trillion, with only IDR 2.3 trillion realized in 2023. This disparity between potential and realization highlights the urgent need to strengthen governance and cross-sector synergy in Islamic philanthropy management. This study aims to analyze the role and challenges of regulators as one of the stakeholders in the pentahelix model in strengthening the management of Islamic philanthropic institutions (ZISWAF) in Indonesia. Through a descriptive-analytical qualitative approach, this study describes the role and challenges of regulators within the pentahelix collaboration model, alongside other stakeholders—academics, businesses, communities, government, and media—who can strengthen the governance of Islamic philanthropic institutions in Indonesia, thereby enabling the full realization of their significant potential. The research findings indicate that the role of regulators is not merely normative and supervisory. To strengthen Islamic philanthropy management, regulators can also act as initiators, facilitators, and catalysts in building collaborative networks that productively and sustainably converge the interests of all stakeholders. The challenges faced by regulators in the pentahelix collaboration for Islamic philanthropic institutions include weak cross-sector coordination, limited institutional capacity, suboptimal affirmative policies supporting multi-party synergy, low public trust, and limited human resource capacity, which remain major impediments. Initiators, facilitators, and catalysts are the roles of regulators within the pentahelix collaboration framework that will bridge the gap between the potential and realization of Islamic philanthropy, and provide broader and more sustainable benefits for society.

Keywords: Islamic Philanthropy, Regulator, Collaboration, Pentahelix

1. Introduction

Islamic philanthropy, which includes zakat, infaq, sadaqah, and waqf (ZISWAF), stands as a fundamental pillar within the Islamic economic system. Its purpose extends beyond merely fulfilling immediate needs, aiming instead to foster empowerment and sustainable social development (Nurhasanah et al., 2024). This concept reflects a structured form of benevolence rooted in values of faith, justice, and social solidarity (Nurhasanah, Ikhwanuddin, et al., 2024). In Indonesia, the spirit of philanthropy is deeply embedded in the culture of Muslim communities and continues to evolve through Islamic philanthropic institutions that

focus on strategic issues such as poverty alleviation, education, healthcare, and economic empowerment (Filantropi Indonesia, 2022; Muslikhah & Kurniawan, 2023).

The economic potential of Islamic philanthropy in Indonesia is immense. Data from the National Amil Zakat Agency (BAZNAS) estimates that the national zakat potential could exceed IDR 300 trillion annually. However, its realization currently remains below 10 percent of this potential. This striking disparity indicates serious challenges in governance and stakeholder synergy. Therefore, a more collaborative and inclusive management approach is essential to bridge the gap between potential and realization, ensuring that the benefits of Islamic philanthropy are more widely and sustainably felt by society.

The Pentahelix collaboration model emerges as a relevant and strategic approach to address this need. This model involves five key stakeholders—academics, businesses, communities, government, and media—each with complementary roles: academics provide knowledge and conceptual solutions; businesses offer infrastructure, technology, and capital; communities act as grassroots movers; government serves as a regulator and policy coordinator; and media disseminates information and shapes public opinion (Kelvin, Widianingsih, & Buchari, 2022; Supriyanto, 2022). Synergy among stakeholders in this model is believed to enhance efficiency, strengthen participation, and drive innovation in managing social issues, including within the Islamic philanthropy sector.

While the Pentahelix concept and the potential of Islamic philanthropy have been extensively discussed in literature, most studies still position the regulator's role as normative, primarily as a policymaker and regulatory overseer. However, in the context of strengthening multi-stakeholder collaboration, the regulator's role has the potential to be much broader, acting as a facilitator who bridges, coordinates, and accelerates the involvement of all Pentahelix elements. This highlights a crucial research gap. There is a lack of specific and in-depth studies analyzing how regulators can proactively build collaborative networks and leverage innovation opportunities such as digitalization and data-driven governance in Islamic philanthropy management.

Therefore, this research aims to analyze the role of regulators in facilitating Pentahelix collaboration in Islamic philanthropy management in Indonesia. This study also seeks to identify the challenges faced by the government as a regulator and explore the strengthening that can be achieved through its role, particularly amidst the development of digital technology and governance enhancement. The ultimate goal is to realize more effective, accountable, and impactful Islamic philanthropy management for society.

2. Research Methodology

This study employs a qualitative method with a descriptive-analytical approach (Kelvin, Widianingsih, & Buchari, 2022; Ridwan, 2022; Solihin, 2022). This approach aims to thoroughly examine the background, characteristics, and dynamics of the regulator's role in fostering Pentahelix collaboration for Islamic philanthropy management in Indonesia. The regulators in question include institutions such as the National Amil Zakat Agency (BAZNAS), the Indonesian Waqf Board (BWI), and the Ministry of Religious Affairs (Kemenag), all of which possess authority in formulating and implementing policies related to ZISWAF.

Research data were collected through two primary techniques. First, library research involved analyzing policy documents, books, academic articles, and publications from relevant

institutions. Second, Focus Group Discussions (FGDs) were conducted, engaging experts, practitioners from Islamic philanthropic institutions, and regulatory representatives. These discussions aimed to elicit empirical and contextual perspectives regarding the regulator's facilitative role in promoting synergy among Pentahelix stakeholders.

This study is exploratory in nature, aiming to identify collaboration patterns, causal relationships between policies and field practices, and broader implications for the effectiveness of Islamic philanthropy management. Triangulation was utilized to confirm data validity from various sources, including both literature and FGD results. Through this approach, the research is expected to provide a comprehensive understanding of the transformation of the regulator's role—from merely a policymaker to a catalyst in building strategic collaborative networks—in order to optimize the vast potential of Islamic philanthropy for community welfare.

3. Discussion

3.1 Islamic Philanthropy in Indonesia: Concept, Forms, and Potential

Islamic philanthropy lies at the core of religious teachings, encouraging adherents to donate for the common good (Muslikhah & Kurniawan, 2023). This concept is deeply rooted in the Quran and the Prophet's Hadith, which encourage and even obligate Muslims to spend a portion of their wealth in the way of Allah (Abdiansyah Linge, 2017). Philanthropy in Islam is an act of goodness founded on faith, a fundamental ethical teaching (Abdiansyah Linge, 2017).

The common forms of Islamic philanthropy in Indonesia include:

- Zakat: An obligatory worship for every capable Muslim, with the primary goal of improving community welfare and alleviating poverty (Almahmudi, 2020; Law of the Republic of Indonesia Number 23 of 2011, 2011). Zakat has allocative and stabilizing functions in the macro economy (Al Maal, 2020). Furthermore, poverty in Islam is considered a serious threat to faith, morality, and rational thinking within both family and societal spheres (Nurhasanah et al., 2024).
- Infaq and Sadaqah: Both are highly virtuous *sunnah* (recommended) acts of worship, performed by donating a portion of wealth to achieve happiness in this world and the hereafter (Abdiansyah Linge, 2017). Infaq can be given during one's lifetime (grants, gifts) or after death (bequests) (Abdiansyah Linge, 2017).
- Waqf: Involves holding productive assets in perpetuity for public benefit, such as the construction of educational facilities, healthcare centers, or community empowerment initiatives (Abdiansyah Linge, 2017; Muslikhah & Kurniawan, 2023). Waqf holds significant economic potential if managed effectively and efficiently (Syamsuri, et al., 2020). This concept of waqf reflects Islamic thought in providing solutions to social inequality issues even before the emergence of Western social security concepts (Muslikhah & Kurniawan, 2023).

Throughout Indonesian history, Islamic philanthropy has flourished in parallel with the growth of Muslim communities and has actively contributed to addressing socio-economic problems like poverty alleviation (Muslikhah & Kurniawan, 2023; IIGF Institute Research Team, 2023). Islamic Philanthropic Institutions (IFIs) in Indonesia, such as the National Amil Zakat Agency (BAZNAS) and Zakat Collection Institutions (LAZ), play a strategic role in supporting community welfare programs, functioning as a social safety net (Solihin, 2022). The

contributions of IFIs are diverse, encompassing poverty eradication through micro-economic empowerment, increased access to education and healthcare for marginalized communities, strengthening disaster resilience, and developing civil society capacity (Ridwan, 2022; IIGF Institute Research Team, 2023).

Islamic philanthropy not only functions as a form of individual charity but has transformed into social capital with macro-economic leverage. This means that Islamic philanthropy, through its structured and institutionalized management, is capable of significantly impacting national economic indicators and overall social welfare. Zakat potential can be optimized and integrated into the real economic system to alleviate poverty (Abdiansyah Linge, 2017; Kasdi, 2016). IFIs contribute to job creation, poverty reduction, and economic welfare improvement in various regions through business capital assistance, entrepreneurship training, and market access (IIGF Institute Research Team, 2023). Thus, Islamic philanthropy operates as a collective force that can broadly influence the economy, making it a vital asset in national development.

3.2 Pentahelix Collaboration Framework: Elements, Characteristics, and Relevance

The Pentahelix model is a collaborative framework involving five main elements: Academic, Business, Community, Government, and Media (Kelvin, Widianingsih, & Buchari, 2022; Supriyanto, 2022). This collaboration aims to optimize potential development and comprehensively solve social problems (Kelvin, Widianingsih, & Buchari, 2022; Supriyanto, 2022).

Each element within the Pentahelix plays a crucial and specific role in the management of Islamic philanthropy:

- **Academic:** Functions as a conceptualizer and knowledge source. Academics conduct research to develop productive Islamic philanthropy models, provide education and literacy on ZISWAF, and contribute to the certification of philanthropic management human resources (HR) (BAZNAS and UIN Jakarta Postgraduate School, 2024; Ridwan, 2022; Supriyanto, 2022). Academics are also responsible for preparing individuals who can think critically and possess high competence (Supriyanto, 2022).
- **Business:** Acts as an enabler. The private sector can implement Sharia-based Corporate Social Responsibility (CSR) programs, provide technological infrastructure and capital to support philanthropic activities, and invest in productive waqf (Productive Waqf Incubation Program, 2024; Supriyanto, 2022; Yusuf, 2023). This role helps in developing the potential of philanthropy to be more effective, efficient, and productive in the digital era (Supriyanto, 2022).
- **Community:** Serves as an accelerator. Communities mobilize donors, implement empowerment programs on the ground, and advocate for social issues (Filantropi Indonesia, 2022; Gusti, Novianti, & Al Kadzim, 2024; Supriyanto, 2022). They act as intermediaries or liaisons among stakeholders to assist the community throughout the entire process and facilitate the adoption of economic processes (Supriyanto, 2022).
- **Government:** Functions as both a regulator and a controller. The government is responsible for planning, implementation, monitoring, control, promotion, financial allocation, licensing, and law-making related to philanthropy (Latief, 2013; Supriyanto, 2022; Law of the Republic of Indonesia Number 23 of 2011, 2011; Law of the Republic of Indonesia Number 41 of 2004, 2004; Zaenurrosyid, 2024). The government also coordinates stakeholders contributing to collaborative development (Supriyanto, 2022).

- Media: Acts as an expander. Media supports the publication and promotion of philanthropic programs, builds a positive brand image, and increases philanthropic literacy among the wider public (Media Gathering, 2022; Siti Ahsanul Haq & Rodiah, 2023; Supriyanto, 2022; Zulkarnain, 2023).

Effective collaboration, as outlined by Carpenter (1990) and Gray (1989) (Supriyanto, 2022), possesses several key characteristics:

- 1) Inclusive and Non-Hierarchical Participation: All parties can participate without limitations and without rigid hierarchical structures.
- 2) Shared Responsibility: Each participant has a responsibility to contribute to the success of the collaboration.
- 3) Clear Goals and Problems: Collaboration must have well-defined goals and clear problems to solve.
- 4) Mutual Knowledge Sharing: Collaboration members share information and knowledge to enrich mutual understanding.
- 5) Identification and Testing of Various Options: Various options and solutions are identified and tested together.
- 6) Interdependence: Stakeholders recognize their limitations and the need to forge closer relationships to achieve common public goals.
- 7) Constructive Convergence of Thought: It is essential to achieve a shared understanding, mission, goals, objectivity, and vision that can be manifested in agreements to overcome problems.
- 8) Joint Decision-Making: Collaboration is based on direct dialogue and communication among stakeholders to reduce stereotypes and increase respect, through formal and transparent deliberation (Supriyanto, 2022).

The Pentahelix model is highly relevant for Islamic philanthropy management because the complexity of Indonesia's socio-economic problems cannot be solved by a single stakeholder alone. The high rates of poverty and economic inequality (IIGF Institute Research Team, 2023) demand comprehensive and integrated solutions. Islamic philanthropy, with its potential resources and reach, requires synergy from various sectors to achieve maximum impact. The Pentahelix model allows for the combination of resources, knowledge, and influence from academics, businesses, communities, government, and media to tackle these multidimensional issues. This also aligns with the spirit of Islamic philanthropy, which encourages the utilization of local resources and avoids power relations or paternalism (Philanthropy and Social Justice, 2005), as the Pentahelix model emphasizes inclusive and non-hierarchical participation (Supriyanto, 2022). Therefore, Pentahelix serves as a holistic solution for problems requiring a multi-sectoral and coordinated approach.

Table 1. Elements and Roles of Pentahelix Stakeholders in Islamic Philanthropy Management

Element	Role	Specific Contributions in Islamic Philanthropy
Academic	The roles include conceptualization, serving as a knowledge base, process standardization, and human resource certification.	Research and development of productive Islamic philanthropy models; Education and literacy on ZISWAF for the community; Curriculum development and training for philanthropy managers (amil, nazhir); Analysis of philanthropic program impact
Business	Enabler; Provider of technological infrastructure and capital; Creator of added value; Driver of sustainable growth.	Implementation of Sharia-compliant Corporate Social Responsibility (CSR) programs; Provision of digital infrastructure for ease of donation (e.g., payment gateways, digital platforms); Investment in productive waqf; Funding support for economic empowerment programs
Community	Accelerator; Intermediary among stakeholders; Mobilization of participation; Promotion of local products/services	Mobilization of donors and volunteers; Implementation of grassroots empowerment programs (e.g., Zakat Community Development, village waqf); Advocacy for policies that support philanthropy; Dissemination of philanthropic information and education in the community
Government	Regulator, Controller, Planner, Implementer, Monitor, Coordinator, Promoter, Financial allocator, Licensing authority (or Permit issuer), Lawmaker (or Legislator)	Formulator and enforcer of Islamic philanthropy regulations (zakat, waqf); Supervisor of philanthropic institutions; Coordinator among philanthropic institutions and other sectors; Facilitator of cross-sector; collaboration Provider of policy incentives
Media	<i>Expenders</i> , Support for publication, Promotional activities, Brand image development	Publication and promotion of Islamic philanthropic programs, Building a positive image for philanthropic institutions, Increasing philanthropic literacy in the community, Providing platforms for transparency and information accountability

The Role of Regulators in Indonesia's Islamic Philanthropy Ecosystem

The Indonesian government has demonstrated a strong commitment to accommodating and regulating Islamic philanthropic activities through a series of laws and regulations (Almahmudi, 2020; Minister of Social Affairs Regulation Number 8 of 2021, 2021; Law of the Republic of Indonesia Number 23 of 2011, 2011; Law of the Republic of Indonesia Number

41 of 2004, 2004). This regulatory framework serves as the foundation for the role of regulators within the Islamic philanthropy ecosystem.

The primary regulations that form the legal umbrella for Islamic philanthropy in Indonesia include:

- Law Number 23 of 2011 concerning Zakat Management: This law comprehensively regulates the management of zakat, infaq, and sadaqah. Its implementation is further detailed through Government Regulation Number 14 of 2014 and various related Ministerial Regulations of Religious Affairs (PMA), such as PMA Number 69 of 2015 and PMA Number 5 of 2016 concerning Administrative Sanctions Procedures (Minister of Religious Affairs of the Republic of Indonesia Regulation Number 5 of 2016, 2016; Minister of Religious Affairs of the Republic of Indonesia Regulation Number 69 of 2015, 2015; Government Regulation of the Republic of Indonesia Number 14 of 2014, 2014; Law of the Republic of Indonesia Number 23 of 2011, 2011). This regulation aims to enhance the effectiveness and efficiency of zakat management services and increase the benefits of zakat to realize community welfare and poverty alleviation (Almahmudi, 2020).
- Law Number 41 of 2004 concerning Waqf: This law serves as the legal basis for waqf management in Indonesia, providing legal certainty, protection, and a sense of security for the community in carrying out waqf (Muslikhah & Kurniawan, 2023; Law of the Republic of Indonesia Number 41 of 2004, 2004; Zaenurrosyid, 2024).
- Minister of Social Affairs Regulation (Permensos) Number 8 of 2021 concerning the Implementation of Donation Collection Activities: Although not specific to Islamic philanthropy, this Permensos regulates various aspects related to general donation collection by philanthropic institutions, including licensing, reporting, and accounting, which are relevant for ensuring accountability and transparency (Minister of Social Affairs Regulation Number 8 of 2021, 2021; Rukmana, 2023).

The main regulatory bodies in Indonesia do not only function as supervisors but also play a crucial role as coordinators and facilitators within the Islamic philanthropy ecosystem:

- Badan Amil Zakat Nasional (BAZNAS): Established as an independent non-structural government institution responsible to the President through the Minister of Religious Affairs (Law of the Republic of Indonesia Number 23 of 2011, 2011). BAZNAS plays a strategic role in advancing Islamic philanthropy in Indonesia (Gelar Ngobrol Filantropi, 2024). BAZNAS's role includes coordinating with Zakat Collection Institutions (LAZ) across Indonesia to strengthen integration and improve ZIS management performance (Gelar Ngobrol Filantropi, 2024). BAZNAS is also active in implementing various poverty alleviation programs targeting economic, social, educational, and health aspects (Gelar Ngobrol Filantropi, 2024). Furthermore, BAZNAS collaborates with academics, such as UIN Jakarta, in Islamic philanthropy scholarship programs to enhance human resource capacity in this sector (BAZNAS and UIN Jakarta Postgraduate School, 2024).
- Badan Wakaf Indonesia (BWI): Established in response to developments in waqf management in Indonesia, with the aim of making waqf more productive and providing greater benefits to the community (Zaenurrosyid, 2024). BWI plays a central role not only in coordinating the activities of waqf managers (Nadzir) but also in facilitating synergistic collaboration among them (Zaenurrosyid, 2024). BWI also functions as a regulator, facilitator, motivator, and operator in the development of productive waqf (Zaenurrosyid, 2024).
- Ministry of Religious Affairs (Kemenag): As the ministry overseeing religious affairs, Kemenag actively promotes synergy between religious social funds, such as zakat, and

government programs to address extreme poverty (Minister of Religious Affairs: Synergy of Zakat and DTSEN Can Overcome Extreme Poverty, 2025). Kemenag fosters Pentahelix collaboration with various strategic institutions, including philanthropic organizations, BRIN, and KNEKS, to run programs like "Masjid Berdaya Berdampak" (MADADA) (Kemenag Collaborates with Philanthropic Institutions, BRIN, KNEKS, 2025). Kemenag also emphasizes the importance of collaboration with BAZNAS, LAZ, BWI, and the private sector through CSR programs to expand public understanding of waqf's potential (Productive Waqf Incubation Program, 2024).

The role of regulators has undergone a paradigm shift from pure oversight to that of an architect of a collaborative ecosystem. Regulators are no longer solely focused on enforcing rules and monitoring compliance but are proactively striving to design and maintain an environment where multi-stakeholder collaboration can flourish. Initiatives such as the coordination of LAZ by BAZNAS (Gelar Ngobrol Filantropi, 2024), facilitation of collaboration among Nadzir by BWI (Zaenurrosyid, 2024), and Pentahelix programs by Kemenag (Kemenag Collaborates with Philanthropic Institutions, BRIN, KNEKS, 2025) demonstrate active efforts to create synergy. This shift is crucial for maximizing the impact of Islamic philanthropy, as it allows regulators to not only ensure compliance but also to foster innovation, efficiency, and broader outreach of philanthropic programs.

Table 2. Key Islamic Philanthropy Regulations in Indonesia and Their Implications for the Role of Regulators

Key Regulation	Main Scope	Implications for the Role of Regulators (BAZNAS, BWI, Kemenag)
Law No. 23 of 2011 concerning Zakat Management	Establishment of BAZNAS; principles of zakat management (Sharia-compliant, trustworthy, beneficial, just, legal certainty, integrated, accountable); collection, distribution, and utilization of ZIS.	<ol style="list-style-type: none"> Establishment of Management Bodies: Mandates the formation of BAZNAS as a regulator and coordinator, and the licensing of LAZ. Standard Setting: Regulates accountability and transparency standards for ZIS management. Oversight & Development: Grants authority to Kemenag and BAZNAS to supervise and develop LAZ. Coordination: Encourages integration and synergy among zakat management institutions
Government Regulation No. 14 of 2014 concerning the Implementation of Law No. 23 of 2011	Details the implementation of the Zakat Law, including procedures for collection and distribution, as well as reporting.	<ol style="list-style-type: none"> Technical Guidelines: Provides operational guidelines for BAZNAS and LAZ in carrying out their duties. Accountability Strengthening: Requires transparent reporting from every LAZ to BAZNAS.

Key Regulation	Main Scope	Implications for the Role of Regulators (BAZNAS, BWI, Kemenag)
Law No. 41 of 2004 concerning Waqf	Establishment of BWI; regulation of Nazhir (waqf managers); types of waqf assets (movable, immovable); purpose and designation of waqf; waqf dispute resolution.	<ol style="list-style-type: none"> 1. Establishment of Management Bodies: Mandates the formation of BWI as the institution responsible for organizing and supervising waqf. 2. Nadzir Development: Grants authority to BWI to train and develop Nazhir to manage waqf assets productively. 3. Oversight: The Minister of Religious Affairs and BWI have structured development and oversight measures for waqf management
Minister of Social Affairs Regulation No. 8 of 2021 concerning the Implementation of Donation Collection Activities	Licensing, reporting, and accounting of donation collection activities by philanthropic institutions.	<ol style="list-style-type: none"> 1. Increased Accountability & Transparency: Promotes better governance through strict licensing and reporting. 2. External Oversight: Strengthens the role of the Ministry of Social Affairs and other supervisory bodies in ensuring philanthropic activities comply with regulations

Analysis of the Regulator's Facilitative Role in Islamic Philanthropy Pentahelix Collaboration

Regulators in Indonesia have demonstrated an increasingly evolving facilitative role in fostering Pentahelix collaboration for the management of Islamic philanthropy. This role extends beyond traditional oversight functions, moving towards active efforts to create a synergistic ecosystem.

Various mechanisms and initiatives have been implemented by regulators to facilitate collaboration:

- **Institutional Coordination and Synergy:** BAZNAS regularly conducts coordination meetings with Zakat Collection Institutions (LAZ) to strengthen integration and improve national ZIS management performance (Gelar Ngobrol Filantropi, 2024). Discussions like "Ngobrol Filantropi" (Philanthropy Talk) serve as a forum for sharing best practices, identifying challenges, and formulating joint solutions (Gelar Ngobrol Filantropi, 2024). Similarly, BWI facilitates synergistic collaboration among waqf *Nadzir* (managers) to address the complexities of waqf asset management (Zaenurrosyid, 2024).
- **Joint Cross-Sectoral Programs:** The Ministry of Religious Affairs has established Pentahelix collaboration with philanthropic institutions, the National Research and Innovation Agency (BRIN), and the National Committee for Sharia Economy and Finance (KNEKS) to run the "Empowered and Impactful Mosques" (MADADA) program (Kemenag Gandeng Lembaga Filantropi, BRIN, hingga KNEKS, 2025). This program demonstrates how the government actively engages various Pentahelix elements to achieve socio-economic goals. Kemenag also encourages synergy of religious programs with major Islamic community organizations such as PBNU and Muhammadiyah to respond to religious and humanitarian issues (Kemenag bahas sinergi program keagamaan, 2025).
- **Policy and Regulatory Support that Encourages Collaboration:** The government supports policies related to the mobilization of philanthropic activities, recognizing the important

role of this sector (Filantropi Indonesia, 2022). Regulations such as the Zakat Law and Waqf Law not only regulate but also provide legal certainty and protection, which in turn encourages public and institutional participation in philanthropy (Muslikhah & Kurniawan, 2023).

- Education and Training for Capacity Building: BWI proactively trains *Nadzir* to manage and develop waqf assets effectively (Zaenurrosyid, 2024). BAZNAS also collaborates with academic institutions, such as the UIN Jakarta Postgraduate School, to provide Islamic philanthropy scholarship programs. These initiatives aim to improve the quality of human resources (HR) for *amil* (zakat collectors) and philanthropy managers, which is a key element in effective collaboration (BAZNAS dan Sekolah Pascasarjana UIN Jakarta, 2024).

Several concrete examples illustrate the regulator's facilitative role in Pentahelix collaboration:

- "Empowered and Impactful Mosques" (MADADA) Program by the Ministry of Religious Affairs: This initiative is a tangible example of Pentahelix collaboration initiated by the government. MADADA involves philanthropic institutions, BRIN, and KNEKS to develop mosques as centers for community empowerment. The program includes social security for *marbot* (mosque caretakers), scholarships for *takmir* (mosque management) children, inclusive services for people with disabilities, and the establishment of cooperatives and MSMEs within mosque environments. This demonstrates how the government, as a regulator, coordinates communities (mosques), academics (BRIN), and business potential (MSMEs) to achieve social goals (Kemenag Gandeng Lembaga Filantropi, BRIN, hingga KNEKS, 2025).
- Productive Waqf Incubation Program by the Ministry of Religious Affairs and BWI: This program is designed to transform *Nadzir* (waqf asset managers) into more professional, innovative, and visionary entities. The Ministry of Religious Affairs emphasizes the importance of collaboration with BAZNAS, LAZ, BWI, and the private sector through CSR programs to support this initiative (Program Inkubasi Wakaf Produktif, 2024). A concrete example is the support for developing waqf land into an agricultural education tourism site, demonstrating synergy between the government, waqf institutions, and business potential (Program Inkubasi Wakaf Produktif, 2024).
- BAZNAS and UIN Jakarta Islamic Philanthropy Scholarship Program: This collaboration highlights BAZNAS's role as a regulator that also acts as a facilitator for HR development. Through the postgraduate scholarship program, BAZNAS cooperates with academics to produce qualified philanthropy researchers and practitioners, who in turn will strengthen the Islamic philanthropy ecosystem (BAZNAS dan Sekolah Pascasarjana UIN Jakarta, 2024).

To create a more synergistic collaborative ecosystem, the regulator's role needs to be strengthened in several ways. Regulators must be more proactive in identifying potential collaborations and systematically facilitating meetings and dialogues among Pentahelix stakeholders. This means not merely waiting for initiatives from other parties, but actively becoming a matchmaker between philanthropic needs and the capacities held by academics, businesses, communities, and media.

Furthermore, developing clear and attractive incentive frameworks is crucial to encourage active participation from the business and media sectors. These incentives could include simplified licensing, public recognition, or tax facilities for companies that invest in Islamic philanthropy or support collaborative programs (Almahmudi, 2020; Yusuf, 2023). The regulator's role as a catalyst for social and economic innovation within the Islamic philanthropy

ecosystem becomes paramount. Programs like MADADA and Productive Waqf Incubation demonstrate that regulators not only oversee but also actively initiate and support innovative programs (Kemenag Gandeng Lembaga Filantropi, BRIN, hingga KNEKS, 2025; Program Inkubasi Wakaf Produktif, 2024).

By providing a strong legal and institutional framework, and by facilitating multi-stakeholder platforms, regulators not only enable existing activities but also stimulate the creation of new, more impactful approaches. This means regulators have the potential to transform philanthropic capital into concrete sustainable development outcomes, pushing Islamic philanthropic institutions (LFIs) to move from a purely charitable approach towards more strategic and innovative solutions in addressing social and economic problems (Tim Peneliti IIGF Institute, 2023).

The findings from the Focus Group Discussion (FGD) conducted at the UNISBA postgraduate hall reinforce this argument. The FGD findings, involving various stakeholders, indicate that the implementation of pentahelix collaboration in strengthening Islamic philanthropy in Indonesia still faces several fundamental challenges. The existing cooperation patterns remain incidental, momentum-based, and tend to be partial. There is no systematic, planned, and sustainable collaborative structure yet that can solve problems comprehensively and holistically.

Nur Efendi's statement emphasizes the importance of building a collaborative platform or forum that can inclusively accommodate the roles of all stakeholder elements. Without a permanent forum or established coordinative space, collaborations remain short-term projects and do not transform into a collective movement with broad impact.

Meanwhile, Hasan Ridwan stressed that, in principle, Islamic philanthropic activities are the responsibility of the state. While collaborative initiatives emerging from civil society indeed hold spiritual value, they do not negate the state's obligation. Therefore, the government should act as the primary initiator in weaving the pentahelix collaborative network to make it more focused, stronger, and geared towards solving root causes.

In line with this, Muhibuddin from the Ministry of Religious Affairs stated that while some forms of cross-stakeholder cooperation have been carried out and have yielded positive impacts, they are not yet sufficient to form a solid collaborative ecosystem. He appreciated the FGD as a means of exchanging ideas, as well as an initial momentum to formulate steps for improving future collaboration.

Equally important, Arie Lukihardianti from the media sector conveyed that media has a crucial role in supporting the effective implementation of Islamic philanthropic programs. Unfortunately, to date, only a handful of institutions are open to collaborating with the media, even though the media is very open to actively engaging in the publication, education, and advocacy of Islamic philanthropy.

From all these perspectives, it is clear that the main weakness in the implementation of pentahelix collaboration in Indonesia lies in the absence of an established coordination system and a strategic joint work platform. Without strengthening institutional structure, shared commitment, and a measurable design for cross-sector synergy, the great potential of this collaboration will not be able to fully address the complexity of community issues.

Challenges and Opportunities for Regulatory Policy Innovation

In the endeavor to strengthen the governance of Islamic philanthropy through a Pentahelix collaboration approach, the role of regulators—represented by the government or relevant authoritative bodies—becomes exceptionally crucial. However, this strategic position is not without its share of challenges and opportunities that require comprehensive examination. The following is an elaboration of these challenges and opportunities, presented in a table format to facilitate identification and analysis.

Table 3. Challenges and Opportunities for Regulatory Policy Innovation in Islamic Philanthropy Pentahelix Collaboration

Aspect	Challenges	Opportunities
Structural	The absence of structured and institutionalized collaborative platforms at both national and regional levels hinders continuous coordination among actors.	Regulators possess the authority to establish cross-sectoral forums based on regulation, allowing collaboration to be implemented systematically and measurably.
Cultural	The still dominant sectoral work culture makes cross-sector collaboration difficult to grow organically.	Regulators can mainstream the value of collaboration as part of public governance by embedding it in regulations and institutional evaluation mechanisms.
Authority	Limited jurisdiction over non-government actors (NGOs, communities, and businesses) results in suboptimal involvement.	Through strategic policies, regulators can clarify the roles and contributions of each actor within the collaborative ecosystem via inclusive legal instruments.
Resources	Limited competent human resources and non-specific budget allocation hinder intensive facilitation of collaboration.	Regulators have the opportunity to access funding from the State Budget (APBN/D), CSR funds, and international donor support to strengthen cross-sectoral collaboration schemes.
Communication	Lack of integrated communication mechanisms leads to program duplication and miscommunication among actors.	Regulators can act as a communication hub, providing a shared information system and organizing regular discussion forums such as FGDs and multi-party dialogues.
Legitimacy	Public perception questioning the neutrality and impartiality of the government in managing social issues can erode the trust of other actors.	As official entities, regulators possess legal and administrative legitimacy to guarantee the neutrality of collaborative forums and mediate interests among parties.

Conclusion

The role of regulators in the pentahelix collaboration model is not merely normative, confined to policymaking and oversight. To strengthen the management of Islamic philanthropy, regulators can also act as initiators, facilitators, and catalysts in building collaborative networks that productively and sustainably converge the interests of all stakeholders. The catalytic role of regulators within the Pentahelix collaboration framework will bridge the gap between the potential and realization of Islamic philanthropy, delivering broader and more sustainable benefits to society. The digitalization of services, the strengthening of data-driven governance, and collaborative incentive mechanisms represent strategic opportunities that need to be optimized through the regulator's role as a policymaker, initiator, facilitator, and catalyst.

The challenges faced by regulators in the pentahelix collaboration for Islamic philanthropic institutions include weak cross-sector coordination, limited institutional capacity, suboptimal affirmative policies supporting multi-party synergy, low public trust, and limited human resource capacity, which remain major impediments. Strengthening Islamic philanthropy management in Indonesia demands structured and sustainable collaboration among various elements within the pentahelix model: government (regulators), academics, businesses, civil society, and the media. The regulator's role primarily remains that of a policymaker, leading to current collaboration efforts being incidental, momentum-driven, and partial. There is a lack of mechanisms to foster systemic and comprehensive problem-solving cooperation. Regulators, in this context, hold a central position as initiators and facilitators of pentahelix collaboration. With increasingly open communication channels and public participation, growing awareness of Islamic philanthropy's role in development, and media and academic support for promoting literacy, regulators are required to play additional roles beyond policymaking and oversight. The regulator's role is critical in creating a collaborative platform capable of accommodating the contributions of all parties. The strategic efforts of the government, particularly the Ministry of Religious Affairs, in fostering cross-sector synergy must be followed by a comprehensive evaluation and institutional improvements to ensure that the established collaborations are not merely ceremonial but evolve into a working system focused on sustainability and community empowerment. To create an effective and far-reaching Islamic philanthropy ecosystem, a pentahelix collaboration design is needed, coordinated more intensively by regulators, based on data, and supported by progressive public policies.

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