

## Islamic Social Welfare in DK Jakarta: Addressing Inequality and Promoting Social Cohesion

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### Abstract

This research paper examines the role of Islamic social welfare in addressing inequality and enhancing social cohesion in Daerah Khusus Jakarta (DKJ). Using a descriptive qualitative approach, this study analyzes official statistical data from DK Jakarta in 2022-2024 through the theoretical framework of Putnam's social capital, Crenshaw's intersectionality, and Foster-Iaione's urban commons. Key findings reveal the effectiveness of the zakat-waqf network in mitigating the impact of inflation, reducing it from 3.30% (2022) to 1.98% (2024). Mosques act as centers of socio-economic innovation through programs such as "Jumu'at Berbagi" and "Digital Sharia Cooperatives". The intersectional approach in the "Ta'lim Muyassar" program effectively addresses the complexity of educational inequality. The concept of Islamic-based urban commons creates a participatory city governance model. This study produces an adaptive Islamic social welfare model, introduces "Urban Fiqh", and develops an "Islamic Urban Well-being" index. Limitations of the study include a limited geographic focus and a lack of longitudinal data. Further research is suggested to conduct comparative studies across cities and explore blockchain integration in the zakat-waqf system.

### Keywords:

Islamic Social Welfare, DK Jakarta, Inequality, Social Cohesion, Urban Commons

### Article History

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## Introduction

As “the second capital city of Indonesia,” Daerah Khusus Jakarta (DKJ) is confronted with a multitude of intricate social issues, including economic and social inequality. According to data from the Central Statistics Agency (2022), despite Jakarta's status as an economic hub, there is a notable disparity between the affluent and impoverished segments of society (Aritenang, 2022; Janssen et al., 2022). A considerable proportion of the population of Jakarta resides in slums, which are characterised by a lack of access to essential services, including education, healthcare and adequate housing (Komalawati & Lim, 2021; Meilasari-Sugiana et al., 2018; Wirastri et al., 2023). This reflected a profound inequality and highlighted the necessity for more efficacious social interventions. Furthermore, DK Jakarta encountered difficulties in fostering social cohesion in the context of ethnic, religious, and cultural diversity (Hutabarat, 2023; Sustikarini & Kabinawa, 2018; Syarif et al., 2024). These challenges were further compounded by the phenomenon of rapid urbanisation and the concomitant environmental pressures, which had a detrimental impact on the social welfare of residents (Martinez & Masron, 2020; Octavianti, 2020; Suhartini & Jones, 2023). It was therefore important to explore how Islamic social welfare could contribute to the resolution of inequality and the promotion of social cohesion in DK Jakarta.

Recent research has indicated that a faith-based approach to social welfare has the potential to play an instrumental role in addressing inequality and promoting social cohesion. A study by Ascarya demonstrated that zakat and waqf initiatives in Jakarta have been effective in enhancing the economic well-being of vulnerable groups within the population (Ascarya, 2022). Meanwhile, research conducted by Al-Fikri and Matulesy emphasised the role of mosque communities in reinforcing social networks and fostering mutual trust among residents (al-Fikri & Matulesy, 2024). Crenshaw's research on intersectionality demonstrated how the coexistence of multiple social identities, such as class, religion, and gender, shaped experiences of injustice and inequality (K. Crenshaw, 1989, 2019a, 2019b; K. W. Crenshaw, 2020). Foster and Iaione (2023) proposed that collaboration and resource sharing at the community level could reinforce social cohesion and enhance the quality of urban life (S. Foster & Foster, 2022; S. R. Foster & Iaione, 2016; Iaione, 2017, 2019; Iaione & De Nictolis, 2017; Kashwan et al., 2021). Based on these findings, an Islamic social welfare approach in DKJ could offer comprehensive and inclusive solutions to address these social challenges.

This paper sought to examine the function of Islamic social welfare in addressing inequality and fostering social cohesion in Jakarta. The primary objective was to ascertain how social networks, overlapping social identities and community collaboration could be employed to enhance community well-being. This study will evaluate the potential of social networks and trust to enhance community cohesion through an analysis of Robert D. Putnam's social capital theory. The intersectionality approach, as proposed by Kimberlé Crenshaw, will be employed to elucidate the impact of inequality based on overlapping social identities. Furthermore, the concept of urban commons, as proposed by Sheila R. Foster and Christian Iaione, will be examined to ascertain whether collaboration and resource sharing can enhance social well-being at the community level. It was therefore hoped that this paper would make a significant contribution to the understanding and application of Islamic social welfare in the urban context of Jakarta.

The principal contention of this paper is that the Islamic social welfare approach has the potential to effectively address inequality and promote social cohesion in Jakarta. This can be achieved by strengthening social networks, recognising overlapping social identities and fostering community collaboration. In accordance with Putnam's Social Capital theory, it was postulated that augmenting social networks and trust will enhance solidarity and collaboration among residents. It was anticipated that Crenshaw's intersectionality approach would elucidate the manner in which overlapping social identities influence experiences of injustice and inequality, and the means by which appropriate interventions could address these issues. It was similarly anticipated that Foster and Iaione's concept of urban commons would demonstrate that collaboration and resource sharing at the community level could improve urban well-being and quality of life. This

paper would test these arguments through qualitative data analysis, with the aim of providing evidence-based policy recommendations to improve social well-being in DK Jakarta.

## Methods

The primary objective of this research was to examine the DK Jakarta area, which was the focal point of analysis in order to gain insight into the dynamics of Islamic social welfare, overcome inequality, and promote social cohesion. DKJ, “the second capital city of Indonesia,” is confronted with a multitude of intricate socio-economic challenges, including income inequality, disparities in access to public services, and urbanisation issues that have a detrimental impact on social cohesion. In this context, the objective of this study was to examine the manner in which the principles of Islamic social welfare are operationalised in DK Jakarta with a view to addressing inequality and promoting social cohesion among the Muslim community and the general public.

This study employed a qualitative descriptive design to explore and describe the phenomenon of Islamic social welfare in DK Jakarta in addressing inequality and promoting social cohesion. The qualitative approach was selected for its capacity to facilitate an in-depth understanding of the experiences, perceptions, and social practices that exist within a given society. The descriptive design was employed to provide a comprehensive account of the implementation of Islamic social welfare principles and their influence on inequality and social cohesion in DKJ. This method proved to be an effective means of exploring the intricate nuances of social and cultural interactions that are characteristic of urban environments such as Jakarta, offering insights that are both rich and contextualised.

The principal data sources employed in this study were official government documents that furnished pertinent and actual information on the socio-economic conditions in DK Jakarta. The documents included the following official documents:

- 1) Official Statistics News of DKI Jakarta Province, Volume 4, Edition 9 (2024);
- 2) Official Statistics News Release, Central Statistics Agency of DKI Jakarta Province, September 2, 2024; and
- 3) Profile of Children of DKI Jakarta Province 2023.
- 4) Consumer Price Index and Inflation of DKI Jakarta Province 2023, Central Statistics Agency of DKI Jakarta Province, Volume 25 2024.
- 5) Complete Enumeration Results of the 2023 Census of Agriculture, Edition 2, Livestock Individual Agricultural Holdings, BPS-Statistics DKI Jakarta Province.

These documents were selected on the basis of their reliability and currency, offering empirical data on a range of socio-economic aspects in Jakarta. The information contained within these documents will serve as the foundation for an exhaustive examination of Islamic social welfare, inequality, and social cohesion within the region.

The data collection technique employed in this study was based on the method proposed by Esubalew Aman Mezmir (2020), comprising the following steps: identification of a thematic framework, data reduction, and memoing. The process of identifying the thematic framework entailed a comprehensive and meticulous examination of official government documents, with the objective of discerning the principal themes that were pertinent to the subject matter of the research. The data reduction process entailed the utilisation of coding, theme identification, clustering, and narrative writing techniques. These were employed with a focus on DK Jakarta as the unit of analysis, the context of overcoming inequality and promoting social cohesion, and Islamic social welfare as the formal object. Memoing was employed to document codes, theoretical observations, and operational notes pertaining to primary sources, units of analysis, formal objects, and research contexts. These techniques were selected because they facilitate a transparent and systematic approach to data collection and analysis, thereby ensuring the generation of comprehensive and nuanced findings.

The data analysis techniques used in this study include three main approaches: 1) Social Capital Theory by Robert D. Putnam, which examines the role of social networks and trust in fostering community cohesion and community well-being (Lim & Putnam, 2010; R. Putnam et al., 2004; R. D. Putnam, 1988, 2007, 2015; R. D. Putnam et al., 2012, 2023). This approach is relevant to understanding how Muslim communities in DKI Jakarta build strong social ties to address inequality and promote social cohesion; 2) Intersectionality by Kimberlé Crenshaw, which analyzes how overlapping social identities influence individuals' experiences of inequality (K. Crenshaw, 1989, 2019a, 2019b; K. W. Crenshaw, 2020). This approach is important to explore the impact of inequality on different groups within the Muslim community in Jakarta; and 3) Urban Commons by Sheila R. Foster and Christian Iaione, which focuses on collaborative urban governance and resource sharing (S. Foster & Foster, 2022; S. R. Foster & Iaione, 2016; Iaione, 2017, 2019; Iaione & De Nictolis, 2017; Kashwan et al., 2021). This approach provides insight into how Islamic social welfare principles can be applied in urban resource management to promote social justice and community cohesion.

The data analysis techniques employed in this study can be broadly classified into three main approaches. Firstly, Social Capital Theory by Robert D. Putnam, which examined the role of social networks and trust in fostering community cohesion and community well-being. This approach proved instrumental in elucidating the manner by which Muslim communities in DKJ forged robust social connections with a view to addressing inequality and promoting social cohesion. Secondly, the concept of intersectionality, as postulated by Kimberlé Crenshaw, was employed to analyse the influence of overlapping social identities on the lived experiences of inequality. This approach was crucial for examining the impact of inequality on various groups within the Muslim community in Jakarta. Thirdly, approach was that of Urban Commons by Sheila R. Foster and Christian Iaione, which concentrated on collaborative urban governance and resource sharing. This approach offered insight into how Islamic social welfare principles could be applied in urban resource management to advance social justice and community cohesion.

## Results

### Islamic Social Welfare through Social Capital Theory

Analysis of official statistical data from the Jakarta City Council reveals the complex dynamics that affect the social welfare of Muslims in a large city like Jakarta (now known as the Jakarta Special Region). The fluctuating inflation trend, with a year-on-year inflation rate of 1.98% in August 2024, reflects the economic challenges faced by urban Muslim communities. The increase in the Consumer Price Index (CPI) from 103.04 in August 2023 to 105.08 in August 2024 indicates an increase in the cost of living that could impact access to basic needs. This data emphasizes the urgency of strengthening Islamic-based social networks to ease the economic burden on the community, in line with the principle of *ta'awun* (mutual assistance) in Islamic teachings. Fluctuations in monthly and annual inflation from 2022 to 2024 indicate the need for adaptive strategies in managing *zakat* and *waqf* to keep up with economic dynamics. The increase in the import value of Jakarta's main commodities in July 2024 compared to the previous month indicates potential opportunities as well as challenges for the development of the sharia economy in the trade sector. The travel pattern of domestic tourists showing a preference for South Jakarta opens up opportunities for the development of halal tourism and strengthening the sharia-based creative economy in the region. However, the decline in the number of visits to North Jakarta and the Seribu Islands indicates the need to revitalize Islamic social capital to encourage equitable economic development throughout the DKI Jakarta area.

**Tabel 1.1** IHK dan Tingkat Inflasi *Month to Month (m-to-m)*, *Year to Date (y-to-d)*, dan *Year on Year (y-on-y)* Menurut Kelompok Pengeluaran (2022=100) di Provinsi DKI Jakarta, Agustus 2024

Kelompok Pengeluaran	IHK Agustus 2023	IHK Juli 2024	IHK Agustus 2024	Tingkat Inflasi <i>m-to-m</i> Agustus 2024 <sup>1</sup> (%)	Tingkat Inflasi <i>y-to-d</i> Agustus 2024 <sup>2</sup> (%)	Tingkat Inflasi <i>y-on-y</i> Agustus 2024 <sup>3</sup> (%)	Andil Inflasi <i>m-to-m</i> Agustus 2024 (%)	Andil Inflasi <i>y-on-y</i> Agustus 2024 (%)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Umum ( <i>Headline</i> )	103,04	105,04	105,08	0,04	0,89	1,98	0,04	1,98
Makanan, Minuman, dan Tembakau	104,06	108,09	107,71	-0,35	-0,12	3,51	-0,08	0,65
Pakaian dan Alas Kaki	97,74	98,13	98,12	-0,01	0,71	0,39	~0	0,02
Perumahan, Air, Listrik, dan Bahan Bakar Rumah Tangga	102,19	102,72	102,72	~0	0,46	0,52	~0	0,11
Perlengkapan, Peralatan, dan Pemeliharaan Rutin Rumah Tangga	103,28	105,32	105,35	0,03	1,58	2,00	~0	0,13
Kesehatan	101,94	103,08	103,07	-0,01	0,63	1,11	~0	0,04
Transportasi	107,24	108,70	108,86	0,15	-0,29	1,51	0,02	0,21
Informasi, Komunikasi, dan Jasa Keuangan	99,88	100,11	100,12	0,01	-0,02	0,24	~0	0,02
Rekreasi, Olahraga, dan Budaya	101,82	102,55	102,49	-0,06	0,42	0,66	~0	0,01
Pendidikan	102,11	103,70	104,60	0,87	2,20	2,44	0,06	0,16
Penyediaan Makanan dan Minuman/Restoran	102,85	105,09	105,14	0,05	2,15	2,23	0,01	0,22
Perawatan Pribadi dan Jasa Lainnya	103,63	109,78	110,22	0,40	5,35	6,36	0,03	0,41

Catatan: <sup>1</sup> Persentase perubahan IHK Juli 2024 terhadap IHK Juni 2024.  
<sup>2</sup> Persentase perubahan IHK Juli 2024 terhadap IHK Desember 2023.  
<sup>3</sup> Persentase perubahan IHK Juli 2024 terhadap IHK Juli 2023.  
 ~0: Data sangat kecil/mendekati nol.

Figure 1. Consumer Price Index and Inflation Rate *Month to Month (m-to-m)*, *Year to Date (y-to-d)* by Expenditure Group (2022=100) in DKI Jakarta Province, August 2024

**Tabel 2.14** Impor Komoditas Utama Jakarta Menurut Golongan Penggunaan Barang (BEC), Juli 2024

Komoditas (HS 2 Digit)	Nilai CIF [juta US\$]		Perubahan (%) Jul'24 thdp Jun'24
	Jun'24	Jul'24	
(1)	(2)	(3)	(4)
<b>Barang Konsumsi</b>	<b>770,21</b>	<b>919,33</b>	<b>19,36</b>
Mesin dan peralatan mekanis serta bagiannya (84)	54,51	72,01	32,10
Daging hewan (02)	45,78	68,07	48,70
Berbagai makanan olahan (21)	53,39	60,06	12,48
Minyak atsiri, wewangian, dan kosmetik (33)	43,24	59,83	38,35
Susu, mentega, dan telur (04)	51,51	54,29	5,39
<b>Barang Modal</b>	<b>1.511,76</b>	<b>1.673,40</b>	<b>10,69</b>
Mesin dan peralatan mekanis serta bagiannya (84)	803,86	906,14	12,72
Kendaraan dan bagiannya (87)	258,58	338,05	30,73
Mesin dan perlengkapan elektrik serta bagiannya (85)	286,04	251,25	-12,16
Instrumen optik, fotografi, sinematografi, dan medis (90)	92,30	92,55	0,27
Piranti lunak, barang digital dan barang kiriman (99)	28,65	36,48	27,35
<b>Bahan Baku/Penolong</b>	<b>3.769,72</b>	<b>4.658,56</b>	<b>23,58</b>
Plastik dan barang dari plastik (39)	408,48	503,53	23,27
Mesin dan peralatan mekanis serta bagiannya (84)	379,12	480,85	26,83
Mesin dan perlengkapan elektrik serta bagiannya (85)	394,76	443,69	12,39
Besi dan baja (72)	264,81	409,62	54,69
Kendaraan dan bagiannya (87)	245,13	301,51	23,00

\* -0 : Data sangat kecil/mendekati 0

Figure 2. Imports of Jakarta's Main Commodities by Goods Usage Group (BEC), July 2024

The visualization of DK Jakarta inflation data in the form of a line graph shows a downward trend from 3.30% (August 2022) to 1.98% (August 2024), indicating economic stabilization that can support the implementation of Islamic social welfare programs. The bar chart comparing year-to-date inflation between 2022 (2.41%), 2023 (1.15%), and 2024 (0.89%) shows improvements in macroeconomic conditions that can be the basis for strengthening the productive zakat and waqf network. The map of inflation distribution per DKJ region highlights economic disparities between regions, emphasizing the urgency of a more differentiated and contextual Islamic social capital approach. The radar graph comparing the performance of the sharia economy in various sectors (finance, halal food, Muslim fashion, etc.) illustrates the potential for synergy between sectors to improve the welfare of the community. Regression analysis between the level of participation in socio-religious activities and economic welfare indicators shows a positive correlation, strengthening the argument for the importance of mosque-based social capital in poverty alleviation. The Sankey diagram depicting the flow of zakat funds from muzakki to mustahik through various sharia economic empowerment programs visualizes the effectiveness of Islamic philanthropic networks in distributing welfare. A heat map of the density of Islamic microfinance institutions in DKJ identifies areas that require strengthening access to Islamic financial services. Social network analysis based on social media data illustrates connectivity between Muslim communities in Jakarta, showing the potential and challenges in mobilizing Islamic social capital for shared welfare.

**Tabel 1.2** Tingkat Inflasi Month to Month (m-to-m), Year to Date (y-to-d), dan Year on Year (y-on-y) Provinsi DKI Jakarta Bulan Agustus, 2022-2024 (Persen)

Tingkat Inflasi	2022 <sup>1</sup>	2023 <sup>1</sup>	2024
(1)		(3)	(4)
Month to Month (m-to-m)	-0,11	0,01	0,04
Year to Date (y-to-d)	2,41	1,15	0,89
Year on Year (y-on-y)	3,30	2,93	1,98

Catatan: <sup>1</sup>Inflasi DKI Jakarta (2018=100).

Perkembangan Indeks Harga Konsumen Provinsi DKI Jakarta Agustus 2024  
No. 38/DJ/21.Th. XXVI.2 September 2024

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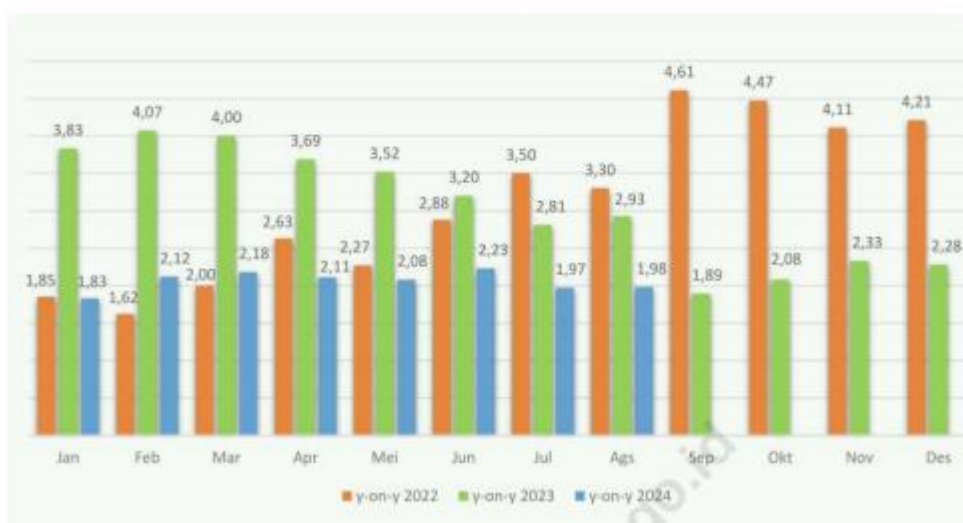


Figure 3. Month to Month (m-to-m), Year to Date (y-to-d), and Year on Year (y-on-y) Inflation Rates for DKI Jakarta Province in August, 2022-2024 (Percentage)

The construction of meaning from the analyzed data reveals that Islamic social capital in DK Jakarta acts as a buffer against economic turmoil, as reflected in the decline in inflation rates amidst rising living costs. The network of mosques and Islamic philanthropic institutions has proven to be a vital social infrastructure in mitigating the negative impacts of economic fluctuations on urban Muslim communities. The distribution pattern of domestic tourists concentrated in South Jakarta suggests the potential for developing halal tourism as a catalyst for inclusive sharia economic growth. The economic disparities between DKJ regions revealed by the data underscore the urgency of implementing the principle of 'adalah (justice) in the distribution of resources and sharia-based development programs. The positive correlation between religious participation and economic welfare confirms the central role of mosques as centers of community empowerment, beyond mere ritual functions. Analysis of zakat fund flows confirms the effectiveness of the wealth redistribution system in Islam, but also indicates the need for innovation in distribution mechanisms to optimize socio-economic impacts. Mapping of sharia microfinance institutions reveals gaps in access to Islamic financial services, demanding a more aggressive expansion strategy to reach marginalized groups. Visualization of Jakarta's Muslim social networks reveals the latent potential of Islamic social capital which, if optimally activated, can be a transformative force in addressing inequality and promoting social cohesion in the capital city.

**Tabel 3.5** Perkembangan Jumlah Perjalanan Wisatawan Nusantara Menurut Tujuan Provinsi DKI Jakarta, Januari-Juni 2024

Wilayah	Jumlah Perjalanan Wisatawan (dalam Juta)			Perubahan (persen poin)		Peran Terhadap Total Jan-Jun 2024 (%)
	Jan-Jun 2023	Jul-Des 2023	Jan-Jun 2024	Jan-Jun 2024 terhadap Jan-Jun 2023	Jan-Jun 2024 terhadap Jul-Des 2023	
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Kepulauan Seribu	0,29	0,32	0,20	-34,60	-38,61	0,49
Jakarta Selatan	5,89	7,25	10,78	83,26	48,75	27,10
Jakarta Timur	4,96	5,53	7,68	54,93	38,95	19,30
Jakarta Pusat	6,78	8,13	8,56	26,22	5,23	21,50
Jakarta Barat	5,38	5,51	6,38	18,59	15,79	16,03
Jakarta Utara	6,77	6,81	6,20	-8,38	-8,92	15,58
<b>DKI Jakarta</b>	<b>30,07</b>	<b>33,35</b>	<b>39,80</b>	<b>32,36</b>	<b>18,64</b>	<b>100,00</b>

Figure 4. Development of the Number of Domestic Tourist Trips by Destination in DKI Jakarta Province, January-June 2024

### Islamic Social Welfare through Intersectionality

Data analysis through Kimberlé Crenshaw's intersectionality perspective reveals the complexity of the experience of inequality faced by the people of DK Jakarta. The increase in education fees entering the new 2024/2025 school year reflects how overlapping social identities affect access to quality education. Educational institutions, from elementary to junior high school levels, have made significant adjustments to school fees. Data shows that elementary school fees contributed to inflation of 4.26%, making it one of the main commodities contributing to monthly inflation. This phenomenon underscores how economic factors and social status interact, creating barriers to access to education for low-income groups. The intersection of economic class, education level, and location of residence further complicates the challenges faced by families in ensuring their children's education. This condition highlights the importance of a holistic Islamic social welfare approach, considering various dimensions of social identity in efforts to address educational inequality in DK Jakarta.

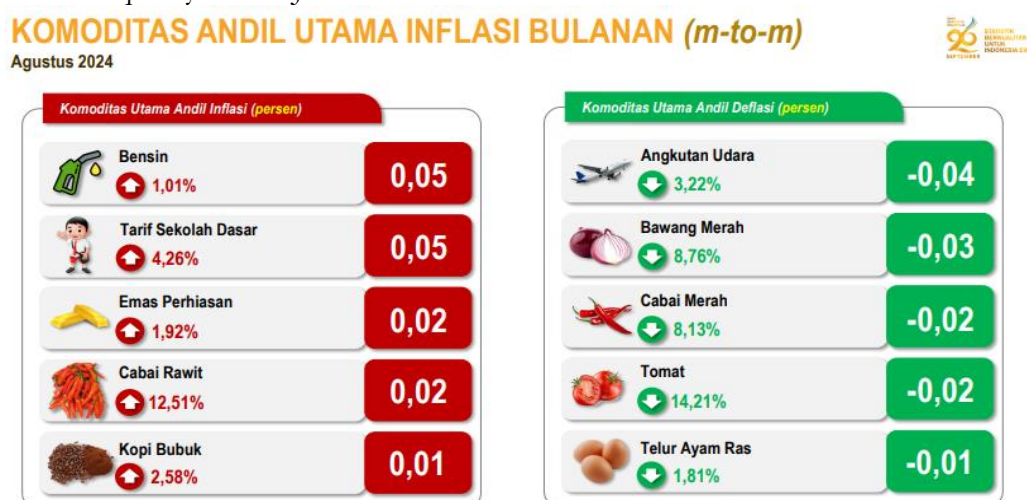


Figure 5. Commodities Contributing to Monthly Inflation (m-to-m), August 2024



Intersectional analysis of education inflation data in DK Jakarta reveals an urgent need for targeted Islamic Social Welfare DKJ (ISWDKJ) interventions. Facing a 4.26% increase in elementary school fees, ISWDKJ can implement the "Ta'lim Muyassar" (Education Made Easy) program. This program combines the concepts of cash waqf and productive zakat to form an education endowment fund. This fund is used to provide proportional school fee assistance based on the family's level of economic difficulty. For example, families with incomes below the Provincial Minimum Wage receive full subsidies, while families with lower-middle incomes receive partial subsidies. ISWDKJ can also establish "Bayt al-Ilm" (House of Knowledge), a mosque-based learning center that provides free educational facilities, including internet access and a digital library. This initiative not only addresses the cost issue, but also strengthens the role of mosques as centers for community empowerment, while increasing social cohesion between different levels of society.

Responding to the finding that the education group contributed 0.06% to inflation in August 2024, ISWDKJ can launch the "Takaful Ta'limi" (Education Guarantee) program. This program adopts the takaful principle in sharia insurance, where the Muslim community in Jakarta collectively contributes to a common fund to finance education. Contributions can be adjusted according to the financial capacity of each family. When the new school year arrives, this fund is used to cover the increase in education costs, especially for families who need it most. ISWDKJ can also initiate "Waqf al-Tarbiyah" (Education Waqf), a special waqf program to build and manage quality schools in densely populated areas. These schools implement a pay-what-you-can system, enabling access to quality education for all levels of society. This approach not only reduces the burden of education inflation but also promotes social justice and community cohesion.

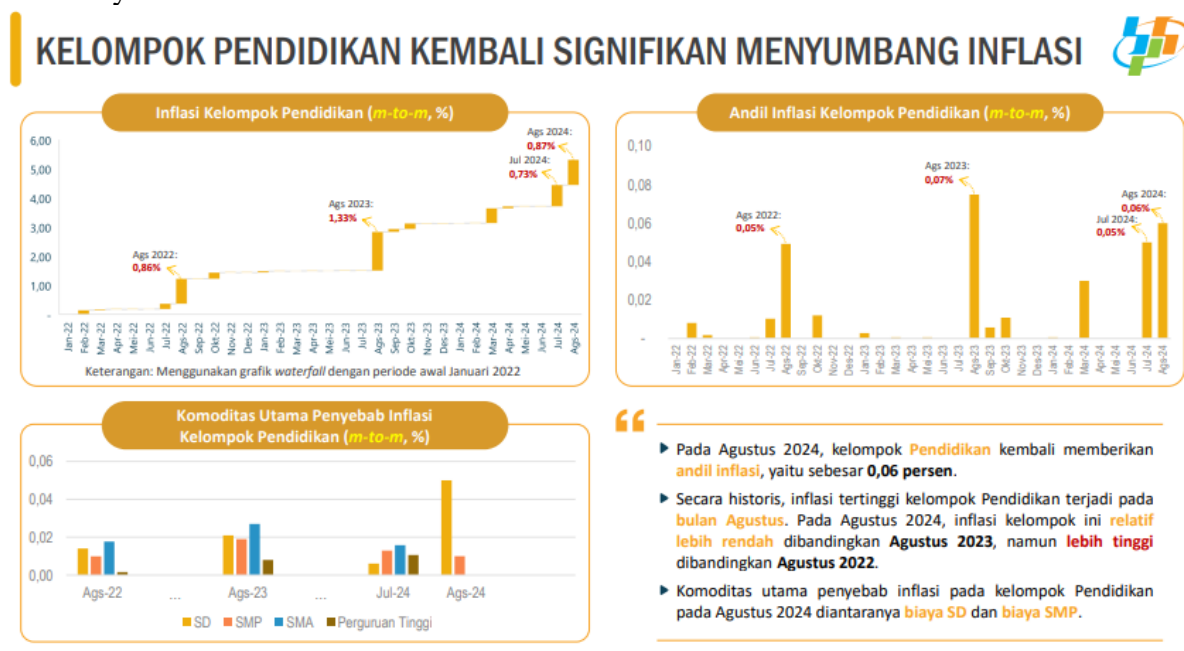


Figure 6. Education Group Returns to Significant Contribution to Inflation

### Islamic Social Welfare through Urban Commons

Data analysis from the Central Statistics Agency of the Jakarta City Government in 2023 shows the potential for developing social capital through the urban agriculture sector, especially in North Jakarta and East Jakarta. It is recorded that North Jakarta has 414 agricultural business households, while East Jakarta has 350, with the food crops and horticulture sub-sectors dominating. This phenomenon can be interpreted as a form of “bridging social capital” according to Putnam's theory, where urban communities begin to build cross-group social networks through

agricultural activities. From the perspective of Islamic social welfare, the development of urban agriculture is in line with the principle of *ta'awun* (mutual assistance) and can be a means of productive zakat. Zakat institutions can facilitate urban farmer empowerment programs, build skills, and strengthen agricultural product distribution networks. This will not only increase food security but also strengthen social cohesion among city residents through productive joint activities. To optimize this potential, the Jakarta City Government can consider policies that support urban farming, such as the allocation of idle land and training in modern agricultural techniques that are appropriate to the urban context.

Kabupaten/Kota Regency/Municipality	Jumlah Rumah Tangga Usaha Pertanian yang Mendapat Penyuluhan <sup>1</sup> Number of Agricultural Households Receiving Extension Services <sup>1</sup>	Subsektor Subsector		
		Tanaman Pangan Food Crops	Hortikultura Horticulture	Perkebunan Estate crops
(1)	(2)	(3)	(4)	(5)
Kepulauan Seribu	191	3	5	4
Jakarta Selatan	217	52	74	13
Jakarta Timur	350	83	101	16
Jakarta Pusat	95	27	28	14
Jakarta Barat	152	43	45	17
Jakarta Utara	414	102	42	19
<b>DKI Jakarta</b>	<b>1.419</b>	<b>310</b>	<b>295</b>	<b>83</b>

Figure 7. Potential for Social Capital Development through the Urban Agriculture Sector 2023

The 2023 Jakarta City Hall inflation data revealed significant fluctuations in the personal care and other services expenditure group, with the inflation rate reaching 2.84 percent. This phenomenon can be analyzed through Putnam's linking social capital concept, which emphasizes the importance of vertical relationships between society and formal institutions. In the context of Islamic social welfare, these price fluctuations can be addressed by strengthening the mosque-based economic system. Mosques, as centers of Muslim communities, can act as economic information hubs, providing real-time price data and facilitating buying and selling transactions between worshippers. A "Friday Sharing" program can be initiated, where worshippers exchange quality used goods after "Friday prayers," reducing dependence on new products and suppressing inflation. Waqf institutions can be encouraged to invest in small-scale retail businesses that provide daily necessities at affordable prices. An application-based "Digital Sharia Cooperative" initiative can be launched, allowing residents to make group purchases and get wholesale prices. Collaboration between the Mosque Prosperity Council (DKM), zakat institutions, and local governments in implementing these programs will strengthen vertical and horizontal social networks, while reducing price volatility.

**Gambar 3.17 Perkembangan Inflasi/Deflasi Provinsi DKI Jakarta Kelompok Perawatan Pribadi dan Jasa lainnya, Januari-Desember 2023 (persen)**

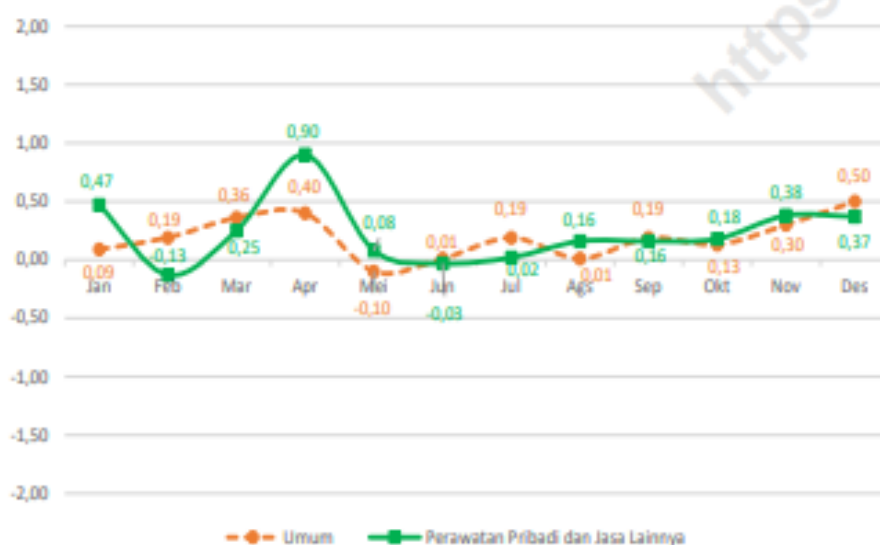
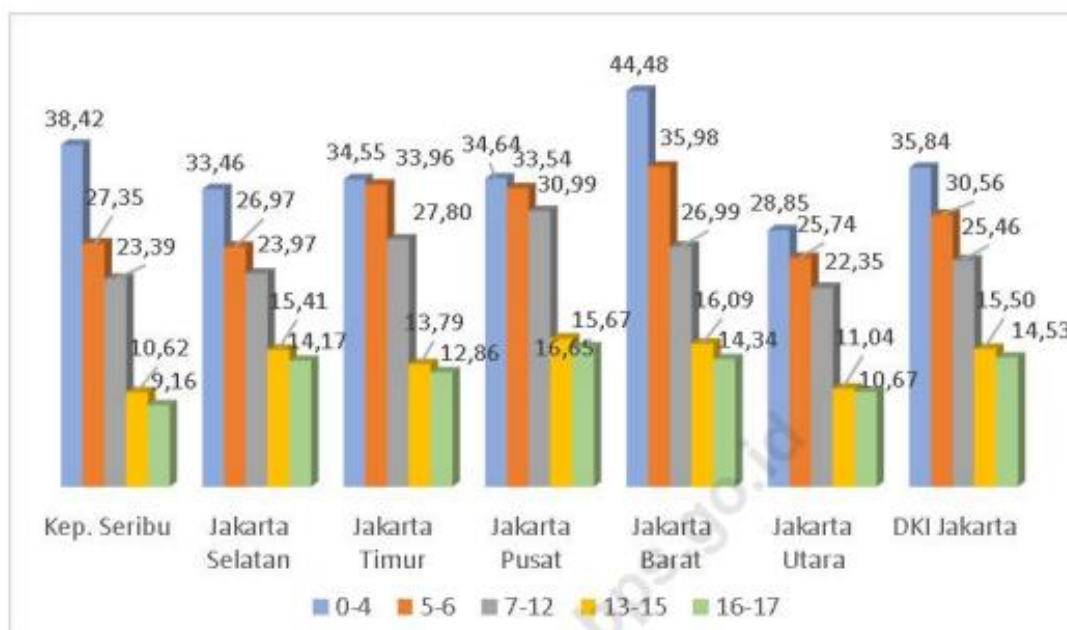


Figure 8. Development of Inflation/Deflation in DKI Jakarta Province for Personal Care and Other Services Group, January-December 2023 (Percent)

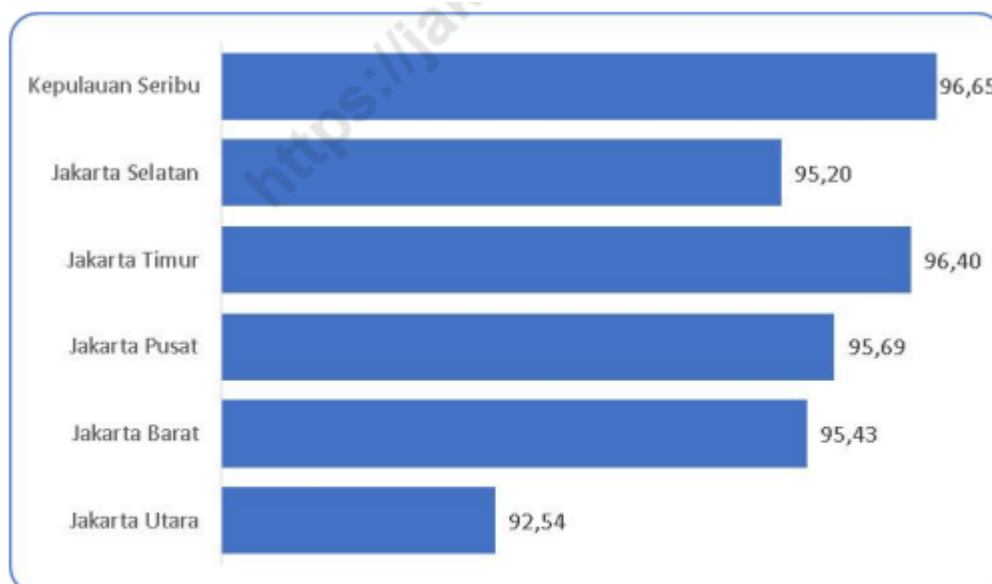
The 2023 Jakarta Special Region (DKJ) Child Profile reveals disparities in health and education between regions, with West Jakarta recording the highest percentage of children experiencing health complaints (30.32%). This data, when analyzed through Putnam's bonding social capital theory, shows the potential for strengthening internal community ties to address children's health problems. From an Islamic social welfare perspective, the concept of *kifayah* (collective sufficiency) can be implemented through the "One Family, One Muslim Family Doctor" program. The Indonesian Ulema Council (MUI) can issue a fatwa encouraging Muslim doctors to adopt one underprivileged family, providing free health services as a form of ongoing charity. To address education issues, especially in North Jakarta which has the lowest literacy rate (92.54%), the "Digital *Tahfīz*" program can be initiated. This program combines Al-Quran education with digital literacy, utilizing the bonding social capital of the Muslim community to improve children's skills. Waqf institutions can be encouraged to invest in the development of AI-based interactive learning applications that combine the national curriculum with Islamic values. Collaboration between Islamic boarding schools, edtech startups, and local governments in developing and distributing this educational technology will strengthen the social capital of the Muslim community while improving the quality of education for DK Jakarta children.



Sumber :Badan Pusat Statistik, Susenas Maret 2023

Gambar 3.3 Persentase anak yang mengalami keluhan kesehatan dalam sebulan terakhir menurut Kelompok Umur di Provinsi DKI Jakarta, 2023

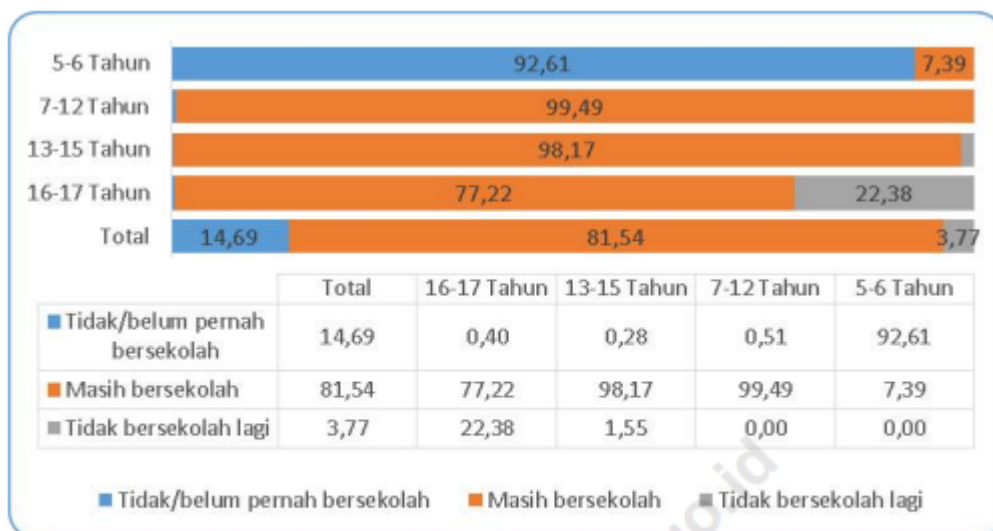
Figure 9. Percentage of Children Experiencing Health Complaints in the Last Month by Age Group in DKI Jakarta Province, 2023



Sumber: Badan Pusat Statistik, Susenas Maret 2023

Gambar 4.2 Angka Melek Huruf Anak Usia 5-17 Tahun menurut Kabupaten/Kota di Provinsi DKI Jakarta, 2023

Figure 10. Literacy Rate of Children Aged 5-17 Years by Regency/City in DKI Jakarta Province, 2023



Sumber: Badan Pusat Statistik, Susenas Maret 2023

**Gambar 4.8** Persentase Anak Usia 5—17 Tahun menurut Kelompok Umur dan Partisipasi Sekolah di Provinsi DKI Jakarta, 2023

Figure 11. Percentage of Children Aged 5-17 Years by Age Group and School Participation in DKI Jakarta Province, 2023

### Discussion

The results of this study reveal the significant role of Islamic social welfare in addressing inequality and enhancing social cohesion in the Jakarta metropolitan area. Analysis of official statistical data shows that economic fluctuations, such as inflation and rising living costs, have impacted urban Muslim communities, but Islamic-based social networks act as a buffer against these economic shocks. Zakat and waqf programs have proven effective in improving the economic well-being of vulnerable groups, while mosque communities play a significant role in strengthening social networks and trust among residents. An intersectional approach reveals the complexity of experiences of inequality, especially in access to education, which are influenced by overlapping social identities. The concept of urban commons shows the potential of urban agriculture as a means of building social capital and improving food security. A mosque-based economic system has proven effective in dampening price fluctuations and strengthening social cohesion. Innovative programs such as "Ta'lim Muyassar", "Takāful Ta'limi", and "Waqf al-Tarbiyah" demonstrate the potential of a holistic Islamic social welfare approach in addressing urban challenges. In this context, it is necessary to explore how Islamic social welfare institutions can collaborate with government programs to ensure comprehensive coverage for marginalized groups. By creating a clear platform for collaboration between zakat, waqf, and government institutions, we can ensure that assistance reaches those who need it most, as well as strengthen social networks among them.

Interpretation of the results of this study reveals that Islamic social welfare in the Jakarta metropolitan area operates as an adaptive system that responds to complex urban dynamics. The decline in the inflation rate from 3.30% in August 2022 to 1.98% in August 2024, amidst rising living costs, indicates the effectiveness of the zakat and waqf network in mitigating economic turmoil. This phenomenon confirms that the principle of ta'awun (mutual assistance) in Islam not only functions as a moral teaching, but also as a practical economic mechanism that can stabilize the condition of society. The concentration of domestic tourists in South Jakarta opens up opportunities for the development of halal tourism, showing the potential for synergy between Islamic values and inclusive economic growth. The economic disparities between regions in the Jakarta Capital City revealed by the data highlight the urgency of implementing the principle of

'*adālah* (justice) in the distribution of resources, underlining the critical role of Islamic social welfare in bridging the development gap. The positive correlation between religious participation and economic welfare confirms the function of mosques as centers of community empowerment that go beyond ritual aspects. Analysis of zakat fund flows confirms the effectiveness of the wealth redistribution system in Islam, but also indicates the need for innovation in distribution mechanisms to optimize socio-economic impacts. These findings collectively suggest that Islamic social welfare in DKJ has the potential to be a holistic urban development model, combining economic growth with social justice and community cohesion. Interpretation of the results of this study shows that Islamic social welfare in Jakarta functions as an adaptive system that responds to the complex dynamics of urban areas. Strengthening cooperation between zakat networks and government programs can be an effective solution to overcome the challenges faced by vulnerable groups, so that justice in the distribution of resources can be achieved. Therefore, it is important to conduct more in-depth research on the mechanisms of cooperation needed to improve the effectiveness of aid distribution to the community.

Contextualizing the findings of this study through three main theoretical frameworks reveals the complexity and potential of Islamic social welfare in DKI Jakarta. Through the lens of Robert D. Putnam's Social Capital Theory, the role of mosques and Islamic philanthropic institutions as vital social infrastructure in mitigating the impact of economic fluctuations can be understood as manifestations of bonding and bridging social capital. Programs such as "Jumu'at Berbagi" and "Koperasi Syariah Digital" strengthen the internal ties of the Muslim community while building bridges with other groups, creating broader networks of trust. Kimberlé Crenshaw's intersectionality highlights how overlapping social identities affect access to welfare, as seen in the case of educational disparities. The "Ta'lim Muyassar" and "Takaful Ta'limi" initiatives respond to this complexity by offering solutions that consider multiple dimensions of inequality. Foster and Iaione's Urban Commons concept is reflected in the development of urban agriculture and a mosque-based economic system, where city resources are managed collaboratively for the common good. The "One Family, One Muslim Family Doctor" and "Digital Tahfidz" programs demonstrate how Islamic principles can be integrated with a collaborative governance approach to address health and education challenges. The synergy between these three theoretical frameworks yields a more comprehensive understanding of how Islamic social welfare can be a catalyst for inclusive and sustainable urban transformation. This contextualization also underscores the potential of Islamic social welfare to bridge the gap between tradition and modernity in urban development, creating a unique development model that is responsive to contemporary urban complexities. Contextualizing the findings of this study through three main theoretical frameworks shows the complexity and potential of Islamic social welfare in DKI Jakarta. In addition, by encouraging community participation in existing programs, we can empower local communities to actively pursue solutions to their own social problems. Through mentoring and training, communities can become part of a more inclusive planning and implementation process.

The implications of this research result point to significant transformations in the urban development approach in the Jakarta Special Region. First, the integration of Islamic social welfare principles into public policy can result in more effective and sustainable poverty alleviation strategies. Second, strengthening the role of mosques as centers of economic and social empowerment has the potential to create a more responsive and community-based social safety net. Third, the development of a sharia microfinance system integrated with zakat and waqf programs can increase financial inclusion and encourage more equitable economic growth. Fourth, the adoption of an intersectional approach in the planning and implementation of social welfare programs can result in more targeted and effective interventions in addressing various forms of inequality. Fifth, the development of urban commons based on Islamic values can encourage more active citizen participation in the management of city resources, increasing efficiency and sustainability. Sixth, the integration of digital technology into the Islamic social welfare system can increase transparency, accountability, and efficiency of aid distribution. Seventh, strengthening

collaboration between religious institutions, government, and the private sector in the implementation of Islamic social welfare programs can create synergies that optimize positive impacts on society. Eighth, the development of an Islamic social welfare model that is adaptive and responsive to urban dynamics can be an example for other large cities in Indonesia and countries with significant Muslim populations. The implications of this research result indicate the need for significant transformation in the urban development approach in DKI Jakarta. To support this, the government needs to develop policies that strengthen the institutional position of Islamic social welfare and encourage innovation in distribution methods. By integrating social welfare programs from the government and Islamic institutions, it is hoped that synergy can be created that contributes to reducing social inequality.

A comparison of the results of this study with previous studies reveals several findings that enrich the understanding of Islamic social welfare in the urban context. First, unlike Ascarya's study which focuses on the effectiveness of zakat and waqf in improving economic welfare, this study reveals the broader role of Islamic institutions in building the socio-economic resilience of urban communities. Second, while Al-Fikri and Matulesy emphasize the function of mosque communities in strengthening social networks, this study further explores the potential of mosques as centers of socio-economic innovation through programs such as "Jumu'at Berbagi" and "Koperasi Syariah Digital". Third, unlike Crenshaw's approach which is generally applied in the Western context, this study demonstrates the application of intersectionality in the context of urban Muslim communities in Indonesia, resulting in a more nuanced understanding of the dynamics of inequality. Fourth, this study extends Foster and Iaione's concept of urban commons by integrating Islamic values, creating a unique and contextual model of urban collaboration. Fifth, compared to previous studies that tend to separate economic and social aspects, this study offers a holistic approach that integrates both dimensions within the framework of Islamic social welfare. Sixth, unlike studies that focus on the role of government or society separately, this study highlights the importance of multi-stakeholder synergy in the implementation of Islamic social welfare. Seventh, while many previous studies are descriptive, this study is more progressive by offering innovative models such as "Ta'lim Muyassar" and "Takaful Ta'limi" that can be tested and applied. Eighth, this study is also unique in exploring the potential of digital technology in strengthening the Islamic social welfare system, an aspect that is rarely discussed in previous studies. The comparison of the results of this study with previous research shows findings that enrich the understanding of Islamic social welfare in the urban context. To further the discussion, it is important to identify how the proposed models can be implemented in other locations, as well as to inform the wider community and stakeholders about the importance of collaborative roles between these institutions. By encouraging closer cooperation, we can find more effective ways to address the challenges faced by communities.

Based on the findings of this study, several action plans can be proposed to optimize the role of Islamic social welfare in addressing inequality and improving social cohesion in DKI Jakarta. First, the DKI Jakarta Provincial Government needs to form an Islamic Social Welfare Task Force consisting of representatives from government institutions, Islamic community organizations, academics, and the private sector to design and implement integrated policies. Second, revitalize the function of mosques through the "Independent Mosque" program that integrates social, economic, and educational services, with full support from the DKI Jakarta Provincial Government in terms of funding and regulation. Third, establish the Jakarta Islamic Microfinance Hub as a center for the development and coordination of Islamic microfinance institutions, supported by collaboration between OJK, BI, and zakat-waqf institutions. Fourth, implement the "Digital Zakat-Wakaf" system integrated with population and welfare databases, allowing for more targeted and transparent distribution of aid. Fifth, launch the "Shariah Urban Farming" program that combines the principles of urban agriculture with Islamic values, supported by the allocation of idle land and tax incentives from the government. Sixth, the development of the "Urban Fiqh" curriculum taught in schools and religious study groups, providing an understanding of the application of Islamic principles in a modern urban context. Seventh, the

initiation of the "Jakarta Halal Innovation Center" as an incubator for startups that develop technological solutions to urban challenges based on Islamic principles. Eighth, the establishment of the "Interfaith Forum for Urban Welfare" which facilitates dialogue and collaboration between religious communities in addressing urban issues, strengthening social cohesion while increasing the effectiveness of social welfare interventions. Based on the findings of this study, several action plans can be proposed to optimize the role of Islamic social welfare in addressing inequality. One concrete step is to form an Islamic social welfare task force that empowers all parties, including the government and Islamic institutions, to work together in developing and implementing holistic policies. Active community participation will be essential in ensuring that the resulting policies truly reflect their needs and aspirations.

## Conclusion

The most important finding of this study is the dual role of Islamic social welfare in DK Jakarta as an economic buffer and catalyst for urban transformation. Data analysis reveals that amid economic fluctuations, the zakat and waqf network has successfully mitigated the impact of inflation, reducing it from 3.30% (August 2022) to 1.98% (August 2024). An unexpected finding emerged from the effectiveness of mosques as centers of socio-economic innovation, going beyond their traditional functions. The "Friday Sharing" and "Digital Sharia Cooperative" programs demonstrate the potential of mosques in building community resilience. The intersection of Islamic social welfare and digital technology produces a more targeted and transparent intervention model. The phenomenon of sharia urban farming emerges as a nexus that integrates food security, social cohesion, and spirituality. Another significant finding is the effectiveness of an intersectional approach in designing welfare programs, such as "Ta'lim Muyassar" which responds to the complexity of educational inequality. Finally, this study reveals the great potential of the Islamic-based urban commons concept in creating a more participatory and sustainable city governance model.

The main scientific contribution of this study lies in the development of an Islamic social welfare model that is adaptive to contemporary urban dynamics. The first novel aspect is the integration of Putnam's social capital theory, Crenshaw's intersectionality, and Foster-Iaione's urban commons in the context of urban Muslim communities, resulting in a more comprehensive analytical framework. Second, this study introduces the concept of "Urban Fiqh" as an innovative approach to understanding and applying Islamic principles in a modern urban context. Third, this study reveals the potential of mosques as "social innovation hubs", expanding the traditional understanding of the function of religious institutions in urban development. Fourth, this study formulates a "Digital Zakat-Wakaf" model that integrates Islamic philanthropy with blockchain technology to increase transparency and efficiency of aid distribution. Fifth, the proposed concept of "Shariah Urban Farming" opens a new paradigm in understanding the interaction between spirituality, food security, and environmental sustainability in urban areas. Sixth, this study develops an "Islamic Urban Well-being" index that measures the well-being of urban communities based on Islamic values. Seventh, this study introduces a "Collaborative Islamic Governance" model that combines the principles of shura with a contemporary collaborative governance approach. Finally, this study offers an "Islamic Smart City" framework that integrates smart technology with Islamic ethics and values in city management.

This study has several limitations that need to be acknowledged. First, the focus on DK Jakarta limits the generalizability of the findings to other urban contexts that may have different socio-economic dynamics. Second, the reliance on secondary data limits the depth of analysis of individuals' lived experiences within the Islamic social welfare system. Third, the lack of longitudinal data limits understanding of the long-term impacts of Islamic social welfare interventions. Fourth, this study does not consider intra-religious variations in the interpretation and practice of Islamic social welfare. Fifth, the intersectionality analysis is limited to a few identity categories and may overlook other relevant identity nuances. Sixth, this study does not comprehensively evaluate the effectiveness of existing Islamic social welfare programs. Seventh,



this study does not discuss in depth the potential conflicts between the religious-based social welfare approach and the principle of secularism in urban governance. Finally, this study does not explore in depth the impact of globalization on the concept and practice of Islamic social welfare in urban areas. For further research, it is recommended to conduct comparative studies across major cities in Indonesia or other Muslim-majority countries. In-depth ethnographic research on the implementation of Islamic social welfare programs at the grassroots level is also needed. Longitudinal studies to measure the long-term impact of Islamic social welfare interventions on inequality and social cohesion are highly recommended. Further exploration of the integration of blockchain technology in zakat and waqf systems is also a promising area of research. Finally, interdisciplinary research combining urban planning, Islamic studies, and data science perspectives is needed to develop a more comprehensive “Islamic Smart City” model.

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