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Islamic Philanthropy beyond Charitable Distribution: Fiqh, Maqāṣid al-Sharīʿah, and Sustainable Socio-Economic Empowerment in Indonesia

***Farid Septian[a], Syarif Hidayatullah[b], Herry Wibowo[c], Edo Segara Gustanto[d], Amy Maulana[e]**
[a] Universitas Islam Negeri Syarif Hidayatullah Jakarta, Indonesia
[b] Institut Ilmu Al-Qur'an (IIQ) Jakarta, Indonesia
[c] Universitas TAZKIA Bogor, Indonesia
[d] Universitas Islam Indonesia, Indonesia
[e] Volgograd State University, Rusia
[*]Corresponding author: farid.septian24@mhs.uinjkt.ac.id

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Abstract

The institutional transformation of Islamic philanthropy in Indonesia has expanded the developmental orientation of zakat, infaq, sadaqah, and waqf, raising questions about the jurisprudential legitimacy of contemporary empowerment practices. This study examines how Islamic legal principles and maqāṣid al-sharīʿah can be employed to evaluate the relationship between philanthropic modernization and sustainable socio-economic development. Employing qualitative library research, doctrinal legal analysis, and thematic content analysis, the study synthesizes Islamic jurisprudential scholarship, regulatory documents, institutional reports, and relevant academic literature. The findings indicate that institutional expansion and the diversification of philanthropic programs do not automatically establish either legal legitimacy or sustainable developmental effectiveness. In particular, productive zakat requires a distinction between transferring income-generating assets to eligible beneficiaries and retaining zakat resources for institutional investment, as these arrangements involve different legal implications concerning ownership, distribution, and beneficiary entitlements. The study further demonstrates that maqāṣid-oriented developmental objectives must be evaluated alongside established jurisprudential requirements rather than treated as independent grounds for expanding zakat allocation. Its principal contribution is an integrated normative framework distinguishing institutional modernization, jurisprudential legitimacy, and developmental effectiveness. This framework clarifies the legal conditions under which Islamic philanthropy may contribute to sustainable development while preserving prescribed beneficiary rights and the normative foundations of Islamic charitable obligations.

Keywords: *Islamic Philanthropy; Maqāṣid Al-Sharīʿah; Productive Zakat; Islamic Jurisprudence; Sustainable Development Goals (Sdgs); Indonesia.*

Abstrak

Transformasi kelembagaan filantropi Islam di Indonesia telah memperluas orientasi pembangunan melalui zakat, infak, sedekah, dan wakaf, sekaligus memunculkan persoalan mengenai legitimasi yuridis praktik pemberdayaan kontemporer. Penelitian ini bertujuan menganalisis bagaimana prinsip-prinsip hukum Islam dan *maqāṣid al-sharīʿah* dapat digunakan untuk mengevaluasi hubungan antara modernisasi filantropi dan pembangunan sosial-ekonomi berkelanjutan. Penelitian ini menggunakan pendekatan kualitatif berbasis studi kepustakaan dengan analisis hukum doktrinal dan analisis isi tematik terhadap literatur fikih, dokumen regulasi, laporan kelembagaan, serta publikasi akademik yang relevan. Hasil penelitian menunjukkan bahwa pertumbuhan kelembagaan dan diversifikasi program filantropi tidak secara otomatis menjamin legitimasi hukum maupun efektivitas pembangunan berkelanjutan. Dalam konteks zakat produktif, terdapat perbedaan yuridis antara penyerahan aset produktif kepada mustahik yang berhak dan investasi dana zakat yang tetap berada dalam penguasaan lembaga, terutama terkait kepemilikan, distribusi, dan pemenuhan hak penerima. Penelitian ini juga menunjukkan bahwa tujuan pembangunan yang berorientasi pada *maqāṣid al-sharīʿah* harus dievaluasi berdasarkan ketentuan fikih, bukan dijadikan dasar independen untuk memperluas alokasi zakat. Kontribusi utama penelitian ini adalah menawarkan kerangka evaluasi normatif yang membedakan modernisasi kelembagaan, legitimasi yuridis, dan efektivitas pembangunan. Kerangka tersebut memperjelas kondisi hukum yang memungkinkan filantropi Islam berkontribusi terhadap pembangunan berkelanjutan dengan tetap mempertahankan hak-hak mustahik dan landasan normatif kewajiban filantropi Islam.

Kata Kunci: Filantropi Islam; Maqāṣid al-Sharīʿah; Zakat Produktif; Fikih; Tujuan Pembangunan Berkelanjutan (SDGs); Indonesia.

INTRODUCTION

Islamic philanthropy constitutes an integral component of Muslim social and economic life, encompassing religious obligations, wealth redistribution, and collective responsibility for social welfare. Instruments such as *zakat* (obligatory almsgiving), *infaq* (charitable expenditure), *sadaqah* (voluntary charity), and *waqf* (religious endowment) have historically contributed to poverty alleviation and the provision of public goods. Within Islamic jurisprudence, zakat is understood not merely as an individual act of worship (*ʿibādah*) but also as a religiously regulated mechanism of wealth redistribution and social protection. Al-Qardawi emphasizes the relationship between the spiritual obligations of zakat and its economic and social functions,[1] while Benthall demonstrates how Islamic almsgiving integrates religious devotion with social responsibility.[2] These perspectives suggest that the

[1] Yusuf al- Qardawi, *Fiqh Al-Zakah: A Comparative Study* (Vol. 1. Beirut: Mu'assasat al-Risalah, 1999).

[2] Jonathan Benthall, *Islamic Charities and Islamic Humanism in Troubled Times* (Manchester: Manchester University Press, 2016).

contemporary development of Islamic philanthropy should not be interpreted as a transition from exclusively ritual practices to social development. Rather, it represents an institutional and operational reconfiguration of distributive practices toward more organized and potentially sustainable forms of socio-economic empowerment.

In Indonesia, this transformation has become increasingly visible through the development of formal philanthropic institutions, professional management systems, and community-oriented development programs. Organizations such as the National Amil Zakat Agency (BAZNAS), Dompet Dhuafa, and Rumah Zakat illustrate the institutional diversification of Islamic charitable activities. Historical scholarship has demonstrated that this development reflects longstanding interactions among religious authority, state intervention, and Muslim civil society. Fauzia traces the historical evolution of Islamic philanthropy in Indonesia, highlighting the changing relationship between state institutions and community-based philanthropic organizations.[3] Similarly, Latief examines the expanding involvement of the private sector in organizing Islamic charitable activities, illustrating how philanthropic practices have become embedded in contemporary institutional and economic structures.[4] These developments indicate that the transformation of Islamic philanthropy concerns not only the expansion of charitable activities but also changing mechanisms of governance, resource mobilization, and the organization of social welfare.

The growing emphasis on socio-economic empowerment has further expanded the practical orientation of Islamic philanthropic institutions. Beyond the immediate distribution of financial or material assistance, contemporary programs increasingly incorporate education, healthcare, entrepreneurship, vocational training, and community development. Such initiatives seek to address the conditions that reproduce socio-economic vulnerability rather than responding exclusively to immediate material deprivation. Retsikas identifies an important reconceptualization of zakat in Indonesia, particularly its repositioning within contemporary discussions of social justice,

[3] Amelia Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia* (Leiden: Brill, 2013), https://doi.org/10.1163/9789004260467.

[4] Hilman Latief, "The Politics of Benevolence: Political Patronage of Party-Based Charitable Organizations in Contemporary Indonesian Islam," *Al-Jami'ah: Journal of Islamic Studies* 51, no. 2 (2013): 337–63, https://doi.org/10.14421/ajis.2013.512.337-363.

philanthropy, and economic rights.[5] Related scholarship has also emphasized the significance of institutional modernization and the changing role of charitable organizations in addressing broader social problems.[6] Nevertheless, the expansion of philanthropic programs does not automatically establish their developmental effectiveness. Whether these initiatives generate sustainable empowerment depends on their institutional design, accountability, continuity, and capacity to address the structural conditions of poverty. Consequently, institutional modernization and sustainable social development should be understood as related but analytically distinct dimensions of philanthropic transformation.

This transformation also raises important questions within contemporary Islamic jurisprudence. Unlike voluntary charitable contributions, zakat is governed by specific normative provisions concerning eligible recipients (*aṣnāf*), distribution, and the rights of beneficiaries. Qur'an 9:60 identifies eight categories of zakat recipients, establishing a legal framework within which contemporary distribution mechanisms must operate. The development of productive zakat, including business assistance, vocational training, and income-generating programs, therefore raises questions concerning the permissible forms of distribution, the relationship between immediate entitlement and long-term economic benefit, and the protection of beneficiaries' rights. These questions become particularly significant when zakat resources are incorporated into institutional development programs or broader public welfare initiatives. Although contemporary juristic discussions provide interpretations of zakat distribution that accommodate changing socio-economic circumstances,[7] the permissibility of particular programs cannot be established solely by invoking their anticipated social benefits. A distinction must be maintained between the legally prescribed allocation of zakat and the

[5] K Retsikas, "Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights," *Indonesia and the Malay World* 42, no. 124 (2014): 337–57, https://doi.org/10.1080/13639811.2014.951519.

[6] Amelia Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice," *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017): 223–36, https://doi.org/10.14764/10.ASEAS-2017.2-6; Hilman Latief, *Religious Philanthropy and Grassroots Development in Indonesia* (Singapore: ISEAS, 2021).

[7] Qardawi, *Fiqh Al-Zakah: A Comparative Study*; Al Yasa Abubakar, "Senif Penerima Zakat: Sebuah Upaya Untuk Reinterpretasi," *Media Syariah* XVI, no. 2 (2014): 577–609.

comparatively flexible utilization of voluntary contributions such as infaq and sadaqah. This distinction demonstrates why institutional innovation requires normative evaluation rather than an assumption that developmental objectives independently justify every philanthropic practice.

The concept of *maqāṣid al-sharīʿah* provides a relevant perspective for examining the relationship between Islamic legal obligations and contemporary developmental objectives. The classical framework of maqāṣid emphasizes the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-ʿaql*), progeny or family (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*). In his discussion of Islamic development, Chapra situates these objectives within a broader conception of human well-being, arguing that economic advancement cannot be separated from moral, social, and institutional conditions.[8] Applied to Islamic philanthropy, this perspective enables an assessment of whether charitable institutions contribute to the protection of beneficiaries, the enhancement of human capabilities, and the sustainable use of economic resources. Nevertheless, maqāṣid should not be treated as an unrestricted justification for modifying established legal obligations. Its analytical relevance lies in evaluating the purposes, consequences, and public benefits of philanthropic practices while recognizing the normative requirements governing each philanthropic instrument. Accordingly, the present study employs maqāṣid as its principal evaluative perspective, complemented by contemporary fiqh discussions concerning zakat allocation, beneficiary entitlement, and permissible forms of philanthropic utilization.

Existing scholarship has made substantial contributions to understanding Islamic philanthropy from historical, institutional, sociological, and developmental perspectives. Fauzia explains the historical relationship between Islamic charitable practices, state authority, civil society, and institutional reform.[9] Latief contributes to discussions of organizational development and the changing practices of

[8] M Umer Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīʿah* (International Institute of Islamic Thought, 2008).

[9] Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia*; Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice."

Islamic philanthropic institutions,[10] while Retsikas examines the reconceptualization of zakat in relation to contemporary social and economic concerns.[11] Benthall provides an anthropological understanding of the interconnected religious and social dimensions of almsgiving, whereas Chapra articulates a maqāṣid-oriented conception of human development.[12] Collectively, these studies establish the historical development, institutional diversification, and normative significance of Islamic philanthropy.[13] However, the relationship between institutional transformation, the jurisprudential conditions governing philanthropic resource allocation, and the developmental objectives articulated through maqāṣid remains insufficiently integrated within the literature discussed here. In particular, further analytical clarification is needed concerning how contemporary philanthropic programs can be evaluated simultaneously in terms of their legal permissibility, institutional accountability, and contribution to sustainable socio-economic empowerment. The central research gap, therefore, concerns the insufficient integration of institutional and developmental interpretations of Islamic philanthropy with an explicit normative framework that distinguishes the objectives of Islamic law from the legal conditions governing particular charitable instruments.

Addressing this gap requires moving beyond an account of institutional modernization toward a more precise examination of the relationship between legal norms and developmental practices. This article advances the theoretical proposition that the transformation of Islamic philanthropy toward sustainable socio-economic empowerment is not constituted by a departure from its religious foundations but by the institutional reorganization of its established social functions, whose normative legitimacy must be assessed through the interaction of fiqh requirements and maqāṣid-oriented objectives. Within this perspective, maqāṣid provides evaluative criteria for assessing social benefit and human well-being, while fiqh establishes the relevant legal boundaries

[10] Hilman Latief, "Islamic Charities and Social Activism in Indonesia: The Case of Dompet Dhuafa," *Journal of Asian and African Studies* 48, no. 6 (2013): 775–91; Latief, *Religious Philanthropy and Grassroots Development in Indonesia*.

[11] Retsikas, "Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights."

[12] Jonathan Benthall, "Financial Worship: The Quranic Injunction to Almsgiving," *The Journal of the Royal Anthropological Institute* 5, no. 1 (1999), https://doi.org/10.2307/2660961.

[13] Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīʿah*.

concerning resource allocation and beneficiary rights. The analytical significance of this distinction is that developmental effectiveness and legal legitimacy, although mutually relevant, cannot be treated as interchangeable. A philanthropic initiative may pursue socially desirable objectives without necessarily satisfying the jurisprudential requirements applicable to zakat. Conversely, compliance with formal distribution requirements does not, by itself, demonstrate that an institutional program produces sustainable improvements in beneficiaries' socio-economic conditions. This dual perspective provides a basis for examining the opportunities and limitations of integrating Islamic philanthropy with contemporary sustainable development agendas.

On this basis, the study addresses three interrelated research questions: (1) How has Islamic philanthropy in Indonesia evolved from conventional distributive practices toward institutionalized socio-economic empowerment? (2) How can contemporary fiqh and maqāṣid al-sharīʿah be employed to evaluate the normative legitimacy and developmental orientation of this transformation? (3) What legal and institutional implications arise from aligning Islamic philanthropic practices with sustainable socio-economic development? By addressing these questions, the article aims to critically synthesize the historical, institutional, and legal dimensions of philanthropic transformation in Indonesia. Its contribution lies in developing an integrated analytical perspective that relates institutional practices and developmental aspirations to Islamic legal principles without presuming that institutional modernization necessarily entails jurisprudential innovation. Rather than proposing a new legal doctrine, the study clarifies the normative conditions under which Islamic philanthropy may support sustainable socio-economic empowerment while maintaining its religious obligations, distributive responsibilities, and commitment to social justice.

RESEARCH METHODS

This study adopts a qualitative library-based research design incorporating doctrinal legal analysis and thematic content analysis to examine the institutional transformation of Islamic philanthropy in Indonesia and its normative implications within contemporary Islamic jurisprudence. The doctrinal approach focuses on interpreting relevant Islamic legal principles governing charitable obligations, resource allocation, and beneficiaries' rights, while thematic content analysis is employed to synthesize historical, institutional, and socio-economic

developments documented in the literature. These approaches are complemented by a *maqāṣid al-sharīʿah*-oriented evaluation to examine the relationship between the legal requirements of Islamic philanthropy and its contribution to sustainable socio-economic empowerment. Rather than developing new legal doctrines or undertaking a comprehensive comparison of Islamic legal schools, the study critically examines how established jurisprudential principles and developmental objectives can inform the evaluation of contemporary philanthropic practices.

The documentary sources comprise Islamic legal texts and jurisprudential scholarship, peer-reviewed journal articles, academic books, national zakat reports, and relevant regulatory and policy documents. Particular attention is given to materials concerning zakat distribution, productive zakat, philanthropic governance, institutional modernization, and sustainable development in Indonesia. The selection of documents is guided by four criteria: (1) direct relevance to the research questions; (2) identifiable authorship or institutional provenance; (3) substantive engagement with the historical, legal, institutional, or developmental dimensions of Islamic philanthropy; and (4) sufficient conceptual or documentary information to support analytical interpretation. Classical and contemporary Islamic legal scholarship is considered to clarify the normative foundations of philanthropic obligations, while institutional and policy documents are used to contextualize their contemporary implementation. Sources that do not address the research focus or provide insufficient information for assessing their relevance and credibility are excluded from the analytical corpus.

The analysis is organized around five interconnected thematic categories: (1) institutional transformation and philanthropic governance; (2) patterns of charitable distribution and socio-economic empowerment; (3) jurisprudential principles governing zakat allocation and beneficiaries' rights; (4) maqāṣid-oriented developmental objectives; and (5) normative and institutional challenges associated with sustainable philanthropic practices. These categories provide a structured framework for examining the relationship between legal norms, institutional arrangements, and developmental objectives. Documentary materials are compared within and across categories to identify convergent interpretations, conceptual tensions, and differences between normative legal provisions and institutional practices. The analysis distinguishes descriptive evidence concerning organizational

developments from normative arguments concerning the legal permissibility and objectives of particular philanthropic programs.

The doctrinal component focuses on the interpretation of relevant Islamic legal provisions, particularly Qur'an 9:60 concerning the eight categories of zakat beneficiaries (*aṣnāf*), together with established jurisprudential discussions of charitable obligations and distribution. This approach avoids treating Qur'anic citation as self-sufficient normative evidence and instead situates the text within an explicit process of legal interpretation and argumentation.[14] Legal interpretations are examined in relation to the entitlement of beneficiaries, permissible forms of distribution, and the distinction between zakat and more flexible voluntary charitable instruments, including *infaq* and *sadaqah*. Where the consulted sources present differing juristic positions, these differences are assessed in relation to their underlying legal arguments and implications for contemporary philanthropic management. The analysis does not presume that social utility alone establishes legal permissibility; instead, developmental considerations are evaluated alongside the specific normative requirements applicable to each philanthropic instrument.

The *maqāṣid al-sharīʿah* framework functions as the principal normative-evaluative perspective. Drawing on the established objectives of protecting religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-ʿaql*), progeny or family (*ḥifẓ al-nasl*), and wealth (*ḥifẓ al-māl*), the analysis examines the developmental orientation of philanthropic initiatives in relation to social protection, educational access, economic security, and community welfare. These objectives are employed as interpretive criteria rather than quantitative indicators of program effectiveness. The assessment also considers whether the pursuit of broader public benefit remains compatible with the jurisprudential provisions governing zakat distribution. Accordingly, maqāṣid-oriented interpretation is used to complement, rather than replace, doctrinal legal analysis.

The findings are developed through an integrative synthesis of the documentary evidence and normative interpretations. This synthesis connects patterns of institutional transformation with the legal conditions and developmental objectives relevant to contemporary Islamic

[14] Al Fiqri Ardiansyah and Marhamah Annazah Tambunan, "From Normative Citation to Critical Analysis: Evaluating Methodological Problems in Contemporary Indonesian Qur'anic Scholarship," *Dialogues in Qur'anic and Hadith Studies* (2026), https://doi.org/10.68051/dqhs.v1i1.12.

philanthropy. Particular attention is given to distinguishing what the sources demonstrate about institutional practices from what can be normatively inferred regarding their compatibility with Islamic legal principles. This distinction also reflects the broader requirement that the argumentative use of sacred texts maintain source fidelity, contextual coherence, and interpretive transparency rather than functioning merely as legitimating citation.[15] The resulting analysis is intended to clarify the relationship between philanthropic modernization, jurisprudential legitimacy, and sustainable socio-economic empowerment without assuming that institutional innovation necessarily constitutes legal reinterpretation or produces measurable developmental outcomes.

This study has several methodological limitations. Its documentary and conceptual design does not involve primary field observations, interviews with philanthropic administrators or beneficiaries, or quantitative assessment of program effectiveness. Consequently, the findings cannot establish the causal effects of particular philanthropic initiatives on poverty reduction, social mobility, or long-term community welfare. Furthermore, the doctrinal analysis is interpretive rather than an exhaustive examination of all Islamic legal schools, and the maqāṣid-based evaluation does not constitute an independent legal ruling (*fatwa*). These limitations define the scope of the conclusions and indicate the need for subsequent empirical research examining how jurisprudential principles and developmental objectives are operationalized within specific philanthropic institutions.

RESULTS AND DISCUSSION

Ideological Background of Islamic Philanthropy for Social Development

Islamic philanthropy is deeply rooted in the normative teachings of Islam, which make the act of giving a part of both worship and social responsibility. The main instruments, such as zakat (obligatory alms), infaq, and sadaqah (voluntary charity), not only reflect the spiritual dimension but also play an important role in strengthening the social and economic structure of the community. This includes the concept of waqf (endowment), which has historically contributed significantly to the

[15] Ridho Wahyudi and Muhammad Khairul Fikri, "Iqtibās in Islamic Rhetorical Tradition: Aesthetic Function, Argumentative Force, and Ethical Quotation of Sacred Texts," *An-Najah: Jurnal Ushuluddin dan Studi Islam* 1, no. 1 (2026): 124–140.

development of social and educational institutions.[16] This practice is not merely a form of charity but rather a part of the system of wealth distribution aimed at achieving social justice, reducing inequality, and maintaining balance within society. Jonathan Benthall refers to Islamic philanthropy as a form of financial worship, which bridges theological submission and responses to social problems.

From a jurisprudential perspective, the social significance of Islamic philanthropy is not an exclusively contemporary development but is embedded in the normative structure of classical Islamic law. Classical fiqh conceptualizes zakat as a binding religious obligation whose distributive function is regulated through specific legal requirements, particularly the identification of eligible recipients (*aṣnāf*) under Qur'an 9:60. This framework establishes an important distinction between the moral objective of promoting social welfare and the legal conditions governing the allocation of zakat resources. Unlike zakat, which is subject to prescribed beneficiary categories, voluntary charitable instruments such as *infaq* and *sadaqah* generally provide greater flexibility in responding to collective needs, while *waqf* operates through distinct rules concerning endowed assets and their designated benefits. The analytical distinction is therefore not between a classical tradition concerned exclusively with worship and a contemporary orientation toward social justice, but between established distributive obligations and the expanding institutional mechanisms through which their social purposes are pursued. This distinction suggests that contemporary philanthropic transformation should be evaluated in terms of both continuity with classical legal principles and changes in the organization, delivery, and expected outcomes of charitable assistance.

Islamic philanthropy offers a strong foundation for promoting social justice, ethically based governance, sustainability, and shared responsibility, while maintaining the spiritual expectation of divine reward. In the theological view, philanthropy in Islam is framed as an act of worship that possesses both worldly and afterlife (*ukhrawi*) dimensions. Every act of giving is believed to be a spiritual investment with the potential to bring reward (*pahala*) in the hereafter. Rather than representing a departure from its spiritual foundations, the contemporary development of Islamic philanthropy reflects the growing institutional

[16] B Koehler, "Early Islamic Charities as Catalysts of Institutional Innovation," *Economic Affairs* 30, no. 3 (2010): 6–8, https://doi.org/10.1111/j.1468-0270.2010.02014.x.

articulation of its longstanding social and ethical purposes. In Indonesia, this development has been accompanied by the professionalization of philanthropic organizations and the expansion of programs addressing education, poverty, and socioeconomic vulnerability. Amelia Fauzia highlights how modernization and Islamization have contributed to the institutional transformation of Islamic philanthropy in Indonesia, including its involvement in education and poverty alleviation.[17] Thus, philanthropy has increasingly developed beyond charitable assistance into an organized strategy for social development. Recent scholarship similarly argues that Islamic economic ethics should move beyond charitable distribution and formal compliance toward multidimensional welfare, distributive justice, institutional responsibility, and demonstrable social impact.[18]

From a normative perspective, Islamic philanthropy is associated with the principles of *maqāṣid al-sharīʿah* (the objectives of Islamic law), which emphasize the protection of five essential interests: religion, life, intellect, progeny, and wealth. Jasser Auda advances a systems-oriented approach to *maqāṣid* that emphasizes interconnectedness, multidimensionality, and purposiveness in addressing contemporary legal and social challenges.[19] Within this perspective, Islamic philanthropy may be understood not only as a mechanism of resource distribution but also as an institutional practice contributing to broader objectives of socioeconomic justice and human welfare.[20] Its social significance also involves relationships between donors and recipients that encourage mutual responsibility and community solidarity.[21]

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[17] Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice."

[18] Muhammad Ikhlas Supardin, Danial Fayyadl, Abbas Hamonangan Harahap, and Fajrul Falah, "Beyond Growth and Charity: Reconstructing Islamic Economic Ethics through Welfare, Distributive Justice, and Social Responsibility," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 2 (2026): 154–183, https://doi.org/10.68051/ifkems.v1i2.42.

[19] Jasser Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law* (London: IIIT, 2008).

[20] Retsikas, "Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights"; R Kocaman, "Donation Motivations of Muslims Living in Non-Islamic Countries: Empirical Evidence from France and Germany," *Journal of Muslim Philanthropy and Civil Society* 8, no. 2 (2024): 145–65.

[21] Azid et al., "Formation of Tangible Capital from Intangible Capital and Venture Philanthropy: An Innovation in Islamic Finance," 2019.

The relationship between classical jurisprudence and contemporary *maqāṣid al-sharīʿah* requires further analytical distinction. Classical *maqāṣid* theory identifies the protection of essential human interests as a central consideration in understanding the purposes of Islamic law, while contemporary scholars have extended its analytical application to institutional development, human capabilities, and broader conditions of social well-being. Chapra, for example, connects the objectives of Islamic law with the multidimensional requirements of human development,[22] whereas Auda advances a systems-oriented interpretation emphasizing interconnectedness, multidimensionality, and purposiveness.[23] These approaches offer complementary perspectives rather than an automatic replacement of established jurisprudential rules. In the context of Islamic philanthropy, classical fiqh provides normative parameters concerning the sources and distribution of charitable resources, while contemporary *maqāṣid* perspectives enable a broader evaluation of their implications for poverty reduction, education, economic security, and social inclusion. Nevertheless, the realization of developmental benefits cannot independently establish the legal permissibility of a philanthropic program. Any expansion of institutional practices must still be assessed against the specific legal conditions governing the relevant charitable instrument. Consequently, *maqāṣid* functions most coherently as an evaluative framework that connects legal compliance with developmental objectives rather than as an unrestricted justification for institutional innovation.

Practically, the orientation of Islamic philanthropy toward social development also reflects an ethical approach that places the relationship between the giver and the recipient within a framework of equality rather than hierarchy. This relationship encourages active community participation instead of dependency. Hilman Latief emphasizes the importance of civil society, private initiatives, and philanthropic institutions in strengthening Muslim social participation and the position of beneficiaries as active members of society rather than passive recipients of assistance.[24] This orientation creates opportunities for understanding philanthropic empowerment through the broader framework of Muslim citizenship, in which social participation and

[22] Chapra, *The Islamic Vision of Development in the Light of Maqāṣid Al-Sharīʿah*.

[23] Auda, *Maqasid Al-Shariah as Philosophy of Islamic Law*.

[24] Hilman Latief, "Philanthropy and 'Muslim Citizenship' in Post-Suharto Indonesia," 2016, https://doi.org/10.20495/seas.5.2_269.

sustainable development become important considerations alongside immediate charitable assistance.

In the global context, contemporary Islamic philanthropy increasingly involves transnational networks and interaction with broader humanitarian principles. Fauzia and Borchgrevink examine developments in Islamic philanthropic practices beyond exclusively local institutional settings,[25] while Latief discusses the relationship between Islamic charitable activities and wider humanitarian engagement.[26] These developments suggest that Islamic philanthropy may facilitate cooperation across institutional, cultural, and religious boundaries. Several factors contribute to this transformation, including contemporary interpretations of zakat jurisprudence, the expansion of institutional approaches to charitable distribution, and interactions among philanthropic actors operating within different religious and social traditions.[27] Nevertheless, the movement toward inclusive humanitarian engagement does not eliminate the need to evaluate charitable practices according to the normative requirements associated with their respective Islamic legal instruments.

The Indonesian experience illustrates the practical opportunities and normative tensions arising from the interaction between classical jurisprudence and contemporary developmental approaches. The expansion of philanthropic institutions into education, healthcare, economic empowerment, humanitarian assistance, and social advocacy demonstrates an increasingly diversified interpretation of the social responsibilities associated with Islamic charitable giving.[28] However, institutional diversification should not be equated with unrestricted jurisprudential flexibility. For zakat-funded programs, the crucial legal question is whether the intended beneficiaries and methods of resource allocation remain consistent with the categories and entitlements

[25] Amelia Fauzia and Kaja Borchgrevink, *Transnational Zakat Management: Transformations in the Humanitarian Sector*, 2025.

[26] H Latief, "Addressing Unfortunate Wayfarer: Islamic Philanthropy and Indonesian Migrant Workers in Hong Kong," *Austrian Journal of South-East Asian Studies* 10, no. 2 (2017): 237–55, https://doi.org/10.14764/10.ASEAS-2017.2-7.

[27] Farid Septian, "Perubahan Fatwa Zakat Di Indonesia: Kajian Terhadap Fatwa-Fatwa Zakat Tahun 1926-2020" (2024); Hilman Latief, *Fatwa-Fatwa Filantropi Islam Di Indonesia; Anotasi, Komparasi, Dan Kompilasi* (UMY Press, 2019).

[28] Fauzia, "Islamic Philanthropy in Indonesia: Modernization, Islamization, and Social Justice"; Latief, "Addressing Unfortunate Wayfarer: Islamic Philanthropy and Indonesian Migrant Workers in Hong Kong"; Retsikas, "Reconceptualising Zakat in Indonesia: Worship, Philanthropy and Rights."

established by Islamic law. For instance, programs involving productive economic assistance may pursue the objective of protecting wealth (*ḥifẓ al-māl*), but their normative legitimacy also depends on the eligibility of recipients and the conditions governing the transfer or utilization of zakat resources. Similarly, humanitarian and educational initiatives may advance the protection of life (*ḥifẓ al-nafs*) and intellect (*ḥifẓ al-ʿaql*), although their financing through zakat requires a justification distinct from that applicable to voluntary donations or waqf. These distinctions reveal a central tension within contemporary Indonesian Islamic philanthropy: the pursuit of broader developmental objectives must be balanced against the preservation of legally defined beneficiary rights. The significance of contemporary transformation therefore lies not merely in programmatic expansion but in the ability of philanthropic institutions to reconcile normative legitimacy, distributive justice, and sustainable social benefits.

Taken together, the comparison between classical fiqh, contemporary *maqāṣid* scholarship, and Indonesian philanthropic practices reveals that the transformation of Islamic philanthropy is best understood as a process of institutional and operational development rather than a fundamental redefinition of its religious foundations. Classical jurisprudence establishes distributive obligations and beneficiary entitlements, while contemporary *maqāṣid* perspectives broaden the evaluative horizon toward human development, social inclusion, and sustainable welfare. Indonesian philanthropic institutions represent the practical setting in which these normative and developmental considerations intersect. However, this intersection also generates tensions between prescribed legal categories and increasingly diversified social programs. The analysis therefore suggests that the legitimacy of philanthropic transformation depends on maintaining a distinction between the purposes of Islamic law and the specific legal requirements governing charitable resources. From this perspective, sustainable socioeconomic empowerment constitutes a legitimate developmental orientation to be evaluated within Islamic legal parameters rather than an independent basis for overriding them. This interpretation provides a conceptual foundation for examining subsequent institutional developments and the legal challenges associated with contemporary philanthropic governance in Indonesia.

The Growth of Islamic Philanthropy in Indonesia

The growth of religious philanthropy in Indonesia shows a highly positive trend. Indonesia has been named the world's most generous

country by the Charity Aid Foundation World Giving Index for six consecutive years, with strong indicators in donating money, volunteering, and helping a stranger (social assistance).[29] The estimated potential of national zakat (obligatory alms) is calculated to reach Rp327 trillion per year. (This amount is roughly equivalent to US$21 billion, based on current exchange rates).[30] In Indonesia, the potential of zakat (obligatory alms) is estimated to reach more than Rp327 trillion per year, although the realization of its collection currently only reaches about 4 to 5 percent of that total potential.[31]

The proliferation of philanthropic institutions managing public funds, including the management of zakat (obligatory alms), waqf (endowment), and sadaqah (voluntary charity), over the last ten to twenty years indicates the high public enthusiasm in revitalizing the long-standing tradition of Islamic philanthropy.[32] According to Latief, this enthusiasm can be seen in at least three aspects: institutional transformation, more varied dynamics in philanthropic fund distribution programs, and innovation in the basic concepts of Islamic philanthropy that legitimizes public social fundraising.

The expansion of Islamic philanthropic institutions and the increasing volume of collected funds have implications that extend beyond organizational performance. From the perspective of Islamic jurisprudence, greater institutional control over charitable resources intensifies the responsibility to distinguish between different categories of funds, their legally permissible uses, and the entitlements of their intended beneficiaries. Zakat is subject to specific distributive provisions, particularly those established in Qur'an 9:60, whereas infaq, sadaqah, and waqf operate under distinct legal arrangements. Consequently, aggregate collection figures cannot independently demonstrate compliance with Islamic legal requirements or justify the unrestricted integration of charitable resources into development programs. Rather, increasing institutional capacity makes the principles

[29] Charities Aid Foundation, "CAF World Giving Index 2022 A Global View of Giving Trends," 2022, https://www.cafonline.org/docs/default-source/about-us-research/caf_world_.

[30] Badan Amil Zakat Nasional, "Laporan Pengelolaan Zakat Nasional Akhir Tahun 2024" (BAZNAS, 2024), https://baznas.go.id/assets/images/szn/LPZ Nasional Akhir Tahun 2024.pdf.

[31] Puskas BAZNAS, "Laporan Kontribusi Dana Zakat Terhadap Pencapaian SDGs BAZNAS RI Tahun 2023" (BAZNAS RI, 2023).

[32] PIRAC, *Muslim Philanthropy: Potential and Reality of Zakat in Indonesia* (Piramedia, 2005).

of fiduciary responsibility, distributive accountability, and beneficiary protection more consequential. In this regard, the statistical growth of Islamic philanthropy should be interpreted not as evidence of legal transformation in itself, but as an indication of the growing institutional context within which established jurisprudential obligations must be implemented and supervised.

Table 1. Matrix of Islamic Philanthropic Institutions, Fund Collection, and Social Development Programs in Indonesia

Description	**Institutional Data and Fund Collection**	**Additional Information**
Membership of the Indonesian Philanthropy Association	178 active members, comprising 154 nonprofit organizations and networks, 4 individual members, and 20 corporate members (Filantropi Indonesia, 2025).	Cross-organizational membership encompassing faith-based and secular philanthropic institutions.
Waqf Assets and Nazhir Institutions	435,821 waqf land parcels covering approximately 57,263 hectares, distributed across 440,512 reported locations. The data also identify 432 cash waqf trustees.	Cash waqf collection was reported at approximately IDR 2.4 trillion through authorized Islamic financial institutions receiving cash waqf (LKS-PWU), equivalent to approximately USD 155 million at the exchange rate used in the source.
Membership of the Zakat Forum	179 reported members, comprising 43 national-level Zakat Management Organizations (OPZ), 32 provincial-level organizations, and 117 district-level organizations.	Reported fund collection: approximately IDR 17.4 trillion.

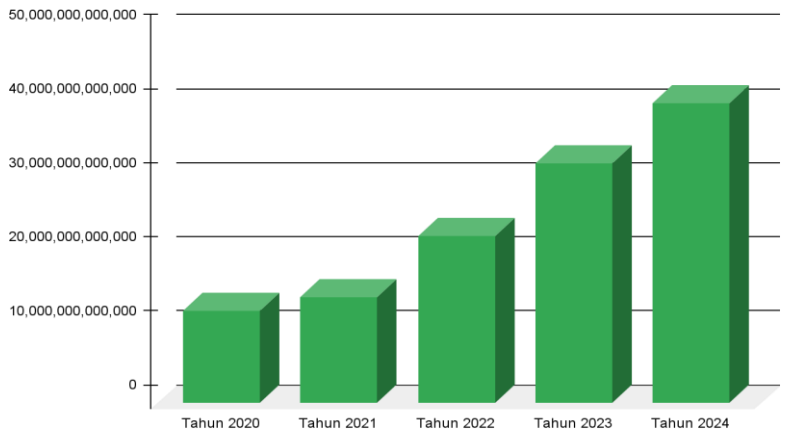
BAZNAS Institutional Network	549 reported zakat management agencies, comprising 1 national BAZNAS, 34 provincial BAZNAS offices, and 446 district/municipal BAZNAS offices.	Reported collection: IDR 4.2 trillion, comprising IDR 1.1 trillion at the national level, IDR 0.9 trillion at the provincial level, and IDR 2.2 trillion at the district/municipal level.
Licensed Zakat Institutions (LAZ)	199 LAZ institutions, comprising 59 national, 44 provincial, and 96 district/municipal organizations.	Reported collection: IDR 7.3 trillion, comprising IDR 6.7 trillion from national LAZ, IDR 0.4 trillion from provincial LAZ, and IDR 0.2 trillion from district/municipal LAZ.
Total ZIS-DSKL Collection	Approximately IDR 40.5 trillion in zakat, infaq, sadaqah, and other religious social funds (ZIS-DSKL).	Reported fund categories include zakat maal (IDR 4.3 trillion), zakat fitrah (IDR 0.61 trillion), infaq/sadaqah (IDR 3.75 trillion), and other religious social funds (IDR 0.19 trillion). Collection was reported as IDR 11.6 trillion on-balance-sheet and IDR 28.8 trillion off-balance-sheet.
Total ZIS-DSKL Distribution	Approximately IDR 39.4 trillion distributed through philanthropic and social development programs.	Reported allocations include humanitarian assistance (IDR 3.1 trillion), healthcare (IDR 0.45 trillion), education (IDR 1.2 trillion), economic empowerment (IDR 0.61 trillion), da'wah and advocacy (IDR 1.75 trillion), and amil operational expenditure (IDR 0.7 trillion). Distribution was reported as IDR 10.5 trillion on-balance-sheet and IDR 28.8 trillion off-balance-sheet, with an Allocation-to-Collection Ratio (ACR) of approximately 97%.

Inclusive Zakat Distribution for Social Justice	Implementation of thematic programs intended to expand access to social protection, economic opportunities, and community empowerment.	Target groups include persons with disabilities and their communities, populations in frontier, outermost, and disadvantaged (3T) regions, rural communities through Zakat Community Development and Kampung Zakat, women participating in empowerment programs, and beneficiaries of interfaith humanitarian initiatives.

Source: Compiled by the authors from various institutional reports and publications, including Filantropi Indonesia (2025), Simzat Kemenag (2025), and other institutional data supplied in the original table.

The management of religious social funds such as Zakat, Infaq, Sadaqah, and Other Religious Social Funds (ZIS-DSKL) plays a strategic role in supporting poverty alleviation efforts and strengthening the social welfare of the community. National growth data for the collection of ZIS-DSKL over the last five years, from 2020 to 2024, shows a positive and progressive trend, which simultaneously reflects increased public participation and institutional strengthening in the governance of religious social funds.

Chart 1. Growth in National ZIS-DSKL Collection



Source: Data processed from the 2020-2024 National Zakat Management Report

Based on the growth chart above, ZIS-DSKL collection in 2020 was recorded at more than Rp12 trillion. Although that year marked the beginning of the challenging COVID-19 pandemic, the spirit of social solidarity remained intact, reflected in the relatively high collection achievement. 2021 showed an increase to around Rp14 trillion, signaling recovery and improvement in terms of donor (muzaki) trust and participation.

A significant jump occurred in 2022, with collection reaching more than Rp23 trillion. This increase indicates that the utilization of digital technology and the strengthening of collaboration among ZIS-DSKL management institutions began to yield a real impact on ease of access and expansion of service reach. The growth trend continued in 2023, where the total collection increased to around Rp33 trillion. This achievement reflects the success in building a ZIS-DSKL management ecosystem that is more transparent, accountable, and professional.

The peak occurred in 2024, where the total national ZIS-DSKL collection surpassed Rp40 trillion. This significant rise reflects not only increased religious awareness and literacy among the public but also proves the effectiveness of fundraising and management strategies implemented by various zakat management institutions. Furthermore, increasing public trust in zakat management institutions and the integration with social development programs also became a major driving factor.

The substantial increase in national ZIS-DSKL collection raises a more fundamental jurisprudential question: does the expansion of philanthropic resources necessitate broader legal interpretation? The findings suggest that quantitative growth does not, by itself, provide a sufficient basis for expanding the permissible allocation of zakat. In Islamic legal reasoning, the legitimacy of a particular distribution mechanism depends on its conformity with applicable legal provisions and the interpretive arguments supporting its implementation, rather than on the amount of resources available. Nevertheless, institutional expansion introduces practical circumstances that may require renewed juristic examination, particularly regarding productive zakat, collective distribution mechanisms, and programs involving long-term socio-economic assistance. Such examination should distinguish between innovations in administrative implementation, which may be accommodated within established legal principles, and substantive changes to beneficiary eligibility or resource allocation, which require explicit jurisprudential justification. Accordingly, the growth of

philanthropic resources may generate new questions for ijtihād, but it cannot independently determine their legal answers. This distinction is essential to prevent institutional development objectives from being treated as sufficient grounds for modifying the normative requirements of zakat.

Table 2. National Zakat Collection Growth by Type of Zakat Manager

No	Jenis Pengelola Zakat	Jumlah PZ	Jumlah Pengumpulan (Rp)		Pertum-buhan
			Tahun 2023	Tahun 2024	
1	BAZNAS	1	880,268,547,049	1,129,733,837,481	28.34%
2	BAZNAS Provinsi	34	853,989,485,640	925,076,124,372	8.32%
3	BAZNAS Kabupaten/Kota	514	2,021,728,155,557	2,176,987,785,735	7.68%
4	LAZ Nasional	47	5,972,642,158,136	6,142,328,062,482	2.84%
5	LAZ Provinsi	40	406,979,461,826	363,010,435,724	-10.80%
6	LAZ Kabupaten/Kota	86	199,621,451,909	216,971,067,179	8.69%
	Total	**722**	**10,335,229,260,117**	**10,954,107,312,973**	**5.99%**
7	ZIS-DSKL Off Balance Sheet		21,984,555,575,517	29,493,257,261,484	34.15%
	Grand Total		**32,319,784,835,634**	**40,447,364,574,457**	**25.15%**

Source: BAZNAS, National Zakat Report 2024

Beyond the growth in zakat fund collection, the transformation of Islamic philanthropic organizations is also reflected in changes in their distribution and utilization strategies. One significant development is the gradual shift from conventional charitable assistance toward more strategic forms of philanthropy aimed at sustainable social transformation and community empowerment.[33] This shift represents an expansion of institutional objectives from addressing immediate material needs to strengthening beneficiaries' socioeconomic capabilities and promoting longer-term social development.

Islamic philanthropic organizations have increasingly diversified their programs to address a broader range of social and economic challenges. These initiatives include empowering individuals affected by exploitative moneylending through interest-free financing schemes

[33] A Z Abidin, T Aziz, and S Noorhidayati, "QUR'ANIC EXEGESIS AS A SOCIAL CRITIQUE A Study on the Traditionalist Bisri Musthofa's Tafsīr Al-Ibrīz," *Al-Jami'ah* 62, no. 1 (2024): 215–39, https://doi.org/10.14421/ajis.2024.621.215-239.

(*qarḍ al-ḥasan*),[34] providing higher education scholarships,[35] strengthening healthcare services and social protection,[36] and supporting disaster management and humanitarian responses during the COVID-19 pandemic.[37] Other programs focus on advocating for children and women experiencing violence or social vulnerability,[38] promoting productive economic empowerment among rural women,[39] and expanding inclusive Islamic education through Qur'anic instruction using sign language.[40] For women-oriented empowerment programs, however, access to philanthropic resources should also be evaluated in relation to the social structures that shape beneficiaries' voice, consent, and effective agency. Critical socio-legal analysis of gendered authority in Islamic family law demonstrates that formal access to resources does not necessarily eliminate asymmetries in the recognition and exercise of women's agency within family and social relations.[41] Collectively, these

[34] I Hanifuddin and N Kasanah, "Al-Qarḍ Al-Ḥasan Program of Bankziska: Zakat Fund-Based Empowerment Model for Victims of Loan Sharks," *Juris: Jurnal Ilmiah Syariah* 23, no. 1 (2024): 1–12, https://doi.org/10.31958/juris.v23i1.10799.

[35] S Arifin, F X Sumarja, and A Triono, "Legal Framework for Resolving Local Government Loan Defaults in Indonesia: A Comparative Study of Positive and Islamic Law," *Jurnal Ilmiah Mizani* 12, no. 1 (2025): 359–75, https://doi.org/10.29300/mzn.v12i1.7971.

[36] Iim Halimatusa'diyah, "Zakat and Social Protection: The Relationship between Socio-Religious CSOs and the Government in Indonesia," *Journal of Civil Society* 11, no. 1 (2015): 79–99, https://doi.org/10.1080/17448689.2015.1019181.

[37] Hazim Hazim and Zuyyina Fihayati, "Faith-Based Women's Organization Philanthropy in Fighting against the COVID-19 Pandemic and Its Impacts: The Case of Aisyiyah in Sidoarjo, Indonesia," *Religious: Jurnal Studi Agama-Agama Dan Lintas Budaya* 6, no. 1 (2022): 83–94, https://doi.org/10.15575/rjsalb.v6i1.11817.

[38] Y Muthmainnah, Y Razak Z. Baidhawy, and I Mundzir, "Zakat Initiatives for Supporting Victims of Violence against Women and Children in Indonesia," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 (2024): 331–57, https://doi.org/10.18326/IJTIHAD.V24I2.331-357.

[39] Arif Zunaidi et al., "Integrating Productive Zakat and Women's Empowerment to Achieve Sustainable Development Goals: A Path to Social Welfare and Economic Inclusion," *International Journal of Zakat* 10, no. 1 (2025): 1–12.

[40] Muhammad Thoriq Sahala Asysyufi and Farid Septian, "Analysis of the Inclusive Role of Zakat in Strengthening Quranic Literacy Advocacy through Sign Language for Individuals with Hearing Impairment," in *8th International Conference of Zakat Proceeding ISSN:*, n.d.

[41] Al Fiqri Ardiansyah, Marhamah Annazah Tambunan, Randy Putra Alamsyah, Idrus Afandi Akbar, and Nuruddin, "Qiwāmah and Epistemic Violence: A Critical Socio-Legal Analysis of Gendered Authority in Islamic Family Law," *Mawaddah: Jurnal Hukum Keluarga Islam* 3, no. 2 (2025): 605–626, https://doi.org/10.52496/mjhki.v3i2.100.

initiatives illustrate the increasing diversification of Islamic philanthropy beyond conventional charitable distribution toward education, healthcare, economic inclusion, humanitarian assistance, and social advocacy.

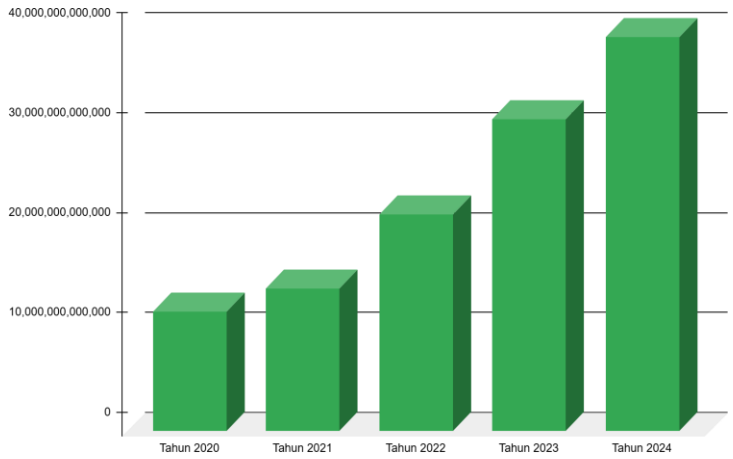
Several prominent Islamic philanthropic organizations have also expanded their institutional roles by developing advocacy programs, providing research grants, publishing academic journals and books, and establishing research and training centers dedicated to philanthropic governance and zakat management. In Indonesia, institutions such as the National Zakat Agency (*Badan Amil Zakat Nasional*, BAZNAS), Dompet Dhuafa, and LAZISMU have developed integrated poverty alleviation initiatives encompassing education, healthcare, social assistance, and economic empowerment.[42] These institutional developments suggest that Islamic philanthropic organizations increasingly function not only as intermediaries for collecting and distributing charitable resources but also as actors contributing to social development, institutional capacity building, and sustainable community empowerment.

Although the increasing volume of ZIS-DSKL distribution indicates an expansion in the financial scale of philanthropic activities, it does not necessarily demonstrate greater distributive justice or improved socio-economic outcomes. From a fiqh perspective, the legal significance of distribution depends not only on the amount disbursed but also on the eligibility of recipients, the classification of funding sources, and the conformity of distribution mechanisms with applicable jurisprudential requirements. This distinction is particularly important when aggregate statistics combine zakat with voluntary charitable contributions and other religious social funds. A high distribution-to-collection ratio may indicate substantial financial disbursement, but it cannot independently establish that zakat obligations have been fulfilled in accordance with the rights of the eight legally designated beneficiary categories. Furthermore, the distinction between immediate consumption needs and long-term productive assistance requires careful normative consideration. Productive programs may contribute to the protection of wealth (*ḥifẓ al-māl*) and sustainable livelihoods, but their implementation should not compromise the urgent subsistence needs of eligible beneficiaries. The normative evaluation of philanthropic

[42] Halimatusa'diyah, "Zakat and Social Protection: The Relationship between Socio-Religious CSOs and the Government in Indonesia."

distribution therefore requires attention to both compliance with legal entitlements and the developmental consequences of resource allocation.

Chart 2. Growth of National ZIS-DSKL Distribution



Source: Data processed from the 2020-2024 National Zakat Management Report

The graph above illustrates the growth of national ZIS-DSKL distribution over a five-year period, from 2020 to 2024. It is clearly visible that the distribution trend has experienced a significant increase from year to year, indicating a positive development in the optimization of religious social fund management by authorized institutions.

In 2020, the total distribution was around Rp11.96 trillion. This figure increased to approximately Rp14.27 trillion in 2021, reflecting stable growth alongside improvements in the distribution system and increased public awareness in fulfilling the obligation of zakat and sadaqah. A sharper increase occurred in 2022, where distribution rose to Rp21.69 trillion. This can be interpreted as the result of the expansion of service coverage, increased institutional capacity, and improvements in the mustahik (recipient) and muzakki (donor) databases.

The increase continued significantly in 2023, with total distribution reaching Rp31.28 trillion. This indicates an acceleration in distribution programs that are more accurately targeted, supported by strategic policies and the strengthening of synergy between BAZNAS and zakat management stakeholders. The peak occurred in 2024, where ZIS-DSKL distribution surpassed Rp39.51 trillion, the highest figure over the last five years.

This rise not only shows nominal growth but also reflects increased effectiveness in the management of religious social funds, from collection, through management, to distribution. This performance simultaneously serves as a positive indicator of public trust, the professionalism of zakat management institutions, and the success of empowerment programs based on the utilization of ZIS-DSKL funds. With this achievement, it is hoped that efforts to alleviate poverty, improve community welfare, and promote sharia-based economic development can continue to be strengthened and expanded sustainably.

Table 3. Growth in Distribution and Utilization by Program Area

No	Bidang Program	Jumlah Penyaluran (Rp)		Pertum-buhan
		Tahun 2023	Tahun 2024	
1	Kemanusiaan	2,240,005,451,406	3,136,977,109,051	40.04%
2	Kesehatan	370,933,581,895	485,250,923,610	30.82%
3	Pendidikan	1,085,301,597,156	1,288,866,026,512	18.76%
4	Ekonomi	450,776,755,895	614,764,892,346	36.38%
5	Dakwah-Advokasi	1,484,698,302,078	1,729,506,410,002	16.49%
6	Operasional Amil	748,432,086,613	723,541,256,807	-3.33%
Total		**6,380,147,775,043**	**7,978,906,618,328**	**25.06%**
7	ZIS-DSKL Off Balance Sheet	21,984,555,575,517	28,887,733,938,943	31.40%
Total		**28,364,703,350,560**	**36,866,640,557,271**	**29.97%**

Source: BAZNAS, National Zakat Management Report 2024

In the context of Indonesian philanthropy, the role of faith-based institutions (faith-based philanthropy) cannot be separated from the long history of zakat and waqf practices that have transformed within Muslim society from the era of kingdoms and sultanates until the modern age today.[43] This kind of philanthropy is relevant for study because, besides strengthening social justice and social cohesion, it also plays an important role in inclusive development aligned with the goals of the SDGs, the objective of zakat management according to Law No. 23 of 2011, and in addressing Indonesia's diverse plurality.

Data from the Charities Aid Foundation (CAF) shows that Indonesia ranks first in the World Giving Index thanks to the high contribution of the community in volunteering and donations, which are

[43] Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia*.

significantly influenced by zakat practice.[44] This illustrates that zakat is not merely a religious instrument, but also a major driver in the culture of giving and volunteering in Indonesia, thus giving it strategic meaning within the national philanthropic landscape.

In Islamic philanthropy in Indonesia, there are at least two main institutional models driving zakat, namely BAZNAS (state-based organization) and LAZNAS such as Dompet Dhuafa and LAZISMU, which are rooted in civil society (civil society organizations). The main difference lies in the basis of legitimacy: BAZNAS is founded on laws mandated by the state, while DD and LAZISMU are manifestations of civil society initiatives and Islamic mass organizations (*ormas Islam*) in managing zakat. However, all three synergize in the collection and distribution of zakat, albeit with different approaches and targets.[45] The common ground lies in their commitment to the empowerment of *mustahik* (recipients) and social innovation that operates on a national scale, as well as their program focus on humanitarian, health, education, economic, and outreach-advocacy (dakwah-advokasi) sectors.

The coexistence of state-established zakat authorities and civil society-based zakat institutions demonstrates that the transformation of Islamic philanthropy in Indonesia involves not only organizational diversification but also the interaction between Islamic jurisprudence and national legal regulation. Law No. 23 of 2011 concerning Zakat Management establishes the statutory framework for the collection, distribution, and utilization of zakat through regulated institutional arrangements. Its provisions concerning the entitlement of eligible beneficiaries and the productive utilization of zakat are particularly relevant to the relationship between legal compliance and socio-economic empowerment. Article 25 requires zakat distribution to conform to Islamic law, while Article 26 establishes principles of equity, justice, and territorial consideration in its distribution. Article 27 further recognizes the productive utilization of zakat for poverty alleviation and improvements in community welfare, subject to the fulfillment of beneficiaries' basic needs. These provisions indicate that institutional modernization does not necessarily require the creation of an entirely new jurisprudential framework. Instead, contemporary administrative arrangements can provide mechanisms for implementing established

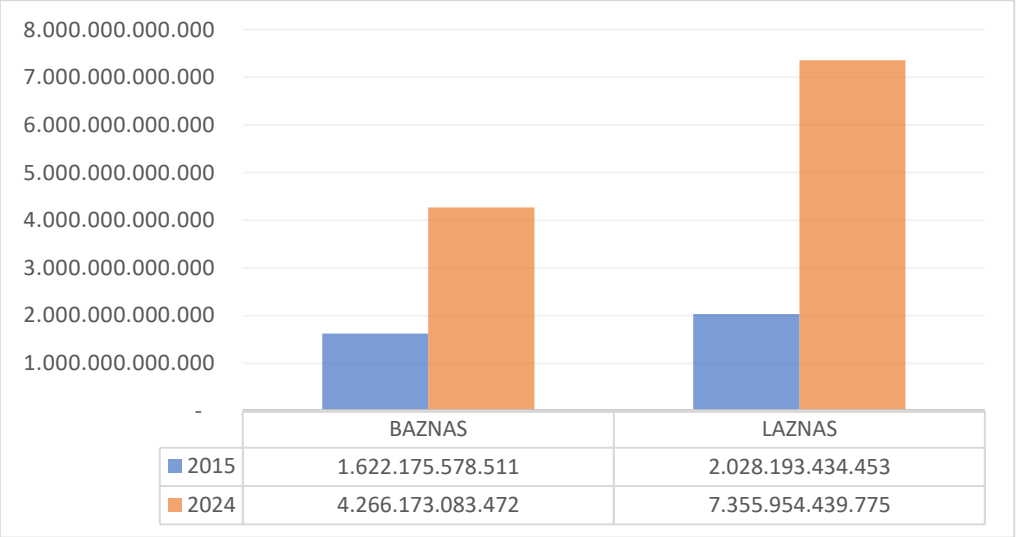
[44] Foundation, "CAF World Giving Index 2022 A Global View of Giving Trends."

[45] Nasional, "Laporan Pengelolaan Zakat Nasional Akhir Tahun 2024."

Islamic legal obligations within a modern regulatory structure. Nevertheless, statutory authorization and institutional registration should not be conflated with comprehensive compliance with Islamic jurisprudence. Legal legitimacy requires continued attention to the relationship between national regulations, relevant religious legal interpretations, institutional accountability, and the substantive rights of zakat beneficiaries.

Within the period of 2015 to 2024, a highly significant growth in ZIS-DSKL fund collection was recorded, carried out by both BAZNAS at all levels and LAZ (National Zakat Agencies) nationwide. In 2015, the national fund collection by BAZNAS was Rp1.6 trillion and grew significantly in 2024 to Rp4.2 trillion (163%). Meanwhile, LAZ nationwide also grew significantly, collecting more than Rp2 trillion in 2015 and rising to Rp7.3 trillion (263%).[46]

Chart 1. Comparison of ZIS-DSKL Collection by BAZNAS and LAZNAS in 2015 and 2024



	BAZNAS	LAZNAS
2015	1.622.175.578.511	2.028.193.434.453
2024	4.266.173.083.472	7.355.954.439.775

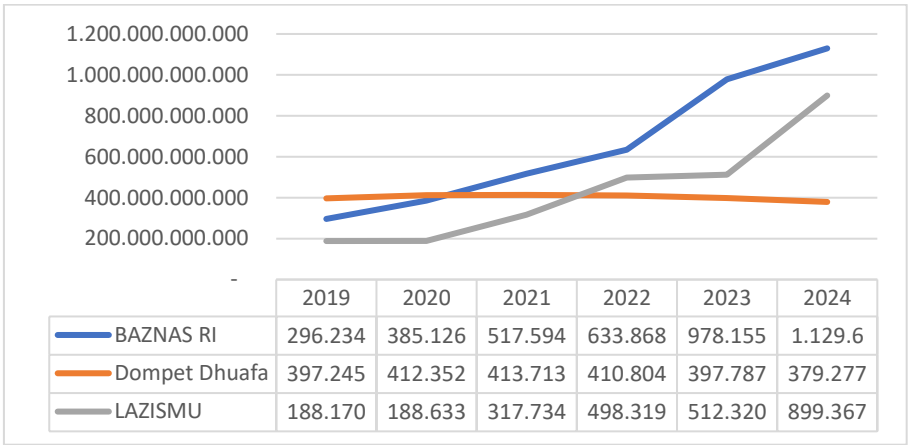
Source: Data processed by the author

In the context of distribution, in 2015, the ZIS-DSKL funds distributed nationally by BAZNAS reached Rp987 billion and grew significantly in 2024 to Rp3.9 trillion (295%). Meanwhile, LAZ

[46] Divisi I T & Pelaporan, *Buku Statistik Zakat Nasional 2015* (Versi 1.2. BAZNAS RI, 2016).

nationally also grew significantly, distributing more than Rp1.2 trillion in 2015 and rising to Rp6.6 trillion (430%).

Chart 3. Comparison of ZIS-DSKL Collection by BAZNAS and LAZNAS in 2015 and 2024



	2019	2020	2021	2022	2023	2024
BAZNAS RI	296.234	385.126	517.594	633.868	978.155	1.129.6
Dompet Dhuafa	397.245	412.352	413.713	410.804	397.787	379.277
LAZISMU	188.170	188.633	317.734	498.319	512.320	899.367

Source: Data processed by the author

Generally, the sources of ZIS-DSKL fund collection at every zakat institution come from zakat on wealth (*zakāh māl*), zakat al-fitr (*zakāh fiṭr*), infaq (spending in the way of God, *ʾinfāq*), sadaqah (voluntary charity, *Ṣadaqah*), sacrifice (*qurbān*), and other religious social funds.[47] Meanwhile, the distribution of ZIS-DSKL funds is generally rolled out in the form of programs in the fields of humanitarian aid, health, education, economy, and outreach-advocacy, although some institutions also distribute funds for the environmental sector. The distribution targets for these funds are directed towards the eight *asnāf* (categories) of zakat, namely the poor (*faqīr*), the needy (*miskīn*), the zakat collectors (*ʿamil*), the converts whose hearts are to be reconciled (*muʾallafah qulūbuhum*), those seeking to free themselves from bondage (*riqāb*), those in debt (*ghārim*), those striving in the cause of God (*fī sabīl Allāh*), and the wayfarer (*ibn al-sabīl*).[48]

Taken together, the statistical and institutional developments examined in this section reveal a distinction between the quantitative expansion of Islamic philanthropy and its normative transformation. Increasing collection volumes, broader institutional networks, and

[47] BAZNAS RI, "Laporan Pengelolaan Zakat Nasional Tahun 2024," 2025.
[48] RI.

diversified distribution programs demonstrate the growing organizational capacity of Islamic philanthropic institutions in Indonesia. However, these developments do not independently establish changes in the substantive rules of Islamic jurisprudence or demonstrate the effectiveness of philanthropic programs in achieving sustainable socio-economic empowerment. Their primary legal significance lies in the increasingly complex responsibilities associated with managing religiously regulated resources, protecting beneficiary entitlements, and reconciling institutional innovation with established distribution requirements. From a maqāṣid-oriented perspective, this expansion creates opportunities to strengthen social protection, educational access, and economic security, but such objectives must be pursued through legally appropriate funding mechanisms. Accordingly, the analysis indicates that the transformation of Islamic philanthropy should be evaluated through three distinct but interconnected dimensions: institutional capacity, jurisprudential legitimacy, and developmental outcomes. The relationship among these dimensions provides the analytical basis for examining whether contemporary philanthropic innovations represent administrative adaptation, contextual legal interpretation, or substantive legal change.

Legal and Institutional Transformation of Islamic Philanthropy in Indonesia: Fiqh, Maqāṣid, and Sustainable Development

The transformation of Islamic philanthropy in Indonesia is reflected in the increasing institutionalization of zakat management and the diversification of programs directed toward socio-economic empowerment. Previous studies have documented the growing involvement of philanthropic organizations in education, healthcare, poverty alleviation, and community development.[49] Other studies have examined the relationship between Islamic social finance and economic development, although the strength and interpretation of these

[49] A Arwani and A Wahdati, "Effect of Zakat, Infak and Sedekah (Zis), Index Human Development (Hdi) and Unemployment on Indonesian Economic Growth at 2013-2017," *Al-Tijary Jurnal Ekonomi Dan Bisnis Islam* 5, no. 2 (2020): 159–73; Zulkipli Lessy, Margaret Adamek, and Khadija Khaja, "Philanthropic Zakat for the Disadvantaged: Recipient Perspectives from Indonesia," *Asian Social Work and Policy Review* 14, no. 3 (2020), https://doi.org/10.1111/aswp.12204; D N Hidayati A Oktaviani, FB Aji, and, "Distribution of Zakat, Infaq, Shadaqah Funds and the Human Development Index to Economic Growth," *Saudi Journal of Economics and Finance*, 2022, 431–38; E Rusanti, A S Anindya, and N Atiya, "Does Zakat Impact on Human Development Index? Empirical Evidence from Indonesia," *International Journal of Zakat 8(2)*, 2023, 36–47.

relationships vary across institutional and empirical contexts.[50] Alongside these developments, philanthropic institutions have introduced programs supporting research, professional training, policy advocacy, and the certification of zakat administrators.[51] Nevertheless, the expansion of institutional activities should not be interpreted as evidence that the underlying religious and legal foundations of Islamic philanthropy have fundamentally changed. The more significant development concerns the increasing complexity of institutional mechanisms through which established religious obligations are administered and their socio-economic purposes pursued.

From a jurisprudential perspective, this development requires distinguishing productive distribution from institutional investment. Productive zakat may involve transferring business capital, equipment, or other income-generating resources to eligible beneficiaries, enabling them to develop sustainable livelihoods. Where ownership is effectively transferred to an eligible recipient, the legal discussion concerns the adequacy of the assistance, the fulfillment of beneficiary entitlements, and the permissibility of the distributive arrangement. By contrast, the investment of zakat resources under continued institutional control raises additional questions concerning the timing of distribution, ownership, investment risk, and the protection of beneficiaries' rights. These arrangements cannot be treated as legally identical merely because both

[50] Z Maslakhah and L Enggrani, "The Influence of Zakat, Infaq, and Alms, Islamic Human Development Index (I-Hdi), and Economic Growth on Poverty in Jambi Province (2018-2022)," *IRJEMS International Research Journal of Economics and Management Studies* 3, no. 6 (2024): 117–29; M Z Nafi'Hasbi, "The Relevance of The Human Development Index from An Islamic Perspective to Macroeconomics and Zakat: A Measure of The Development of The World's Muslim …," *Muslim Business and Economics Review* 2, no. 2 (2023): 251–68; H Novitasari, Q M Bahjatulloh, and W Wartoyo, "How Zakat Moderating the Influence of Human Development Index, Labor, Gross Regional Domestic Product on Poverty in Central Java?," *Al-Amwal: Jurnal Ekonomi Dan Perbankan Syariah 15.2*, 2023, 204–97; A Nurhalim, L Mawarni, and R Fitri, "Pengaruh Zakat Dan Islamic Human Development Index Terhadap Kemiskinan Di Jawa Tengah Tahun 2017–2020," *AL-MUZARA'AH* 10, no. 2 (2022): 185–96; M R M Qudah, A R Munir, and M Sobarsyah, "The Role of Zakat, Islamic Human Development, and Government Support on the Economic Growth in Jordan," *Cuadernos de Economía* 45, no. 128 (2022): 157–64.

[51] Muhammad Choirin et al., "Enhancing Da'wah Professionalism and Competence of Amil Zakat (Zakat Manager) in Indonesia," *Jurnal Dakwah Risalah* 35, no. 2 (2024): 102–23, https://doi.org/10.24014/jdr.v35i2.33311; Indah Piliyanti, "Inklusivitas Dan Inovasi Sosial Lembaga Filantropi Islam Di Indonesia: Perspektif Maqāṣid Syarīʿah" (2022).

pursue economic empowerment. Al-Qardawi provides an important contemporary jurisprudential discussion of the economic purposes and distributive requirements of zakat, while Abubakar addresses contextual interpretations of eligible beneficiary categories. Their relevance lies in demonstrating that the development of philanthropic practices must be evaluated through legal reasoning concerning entitlement and permissible allocation, rather than through developmental objectives alone.

The institutional expansion of BAZNAS, LAZ, and other philanthropic organizations therefore requires an analytical distinction between administrative modernization, contextual legal interpretation, and substantive changes in jurisprudential rules. Administrative modernization encompasses professional governance, digital collection, improved reporting systems, and more effective beneficiary identification. Contextual legal interpretation concerns the application of established principles to changing circumstances, including new forms of income, contemporary economic vulnerabilities, and diversified assistance mechanisms. Substantive legal change, however, involves a more demanding question of whether established interpretations concerning ownership, beneficiary eligibility, or distribution can legitimately be reconsidered. Recent scholarship on the contextualization of classical Islamic thought similarly emphasizes that contemporary normative reconstruction requires attention to conceptual continuity, historical context, and methodological limits, so that modern policy categories are not simply projected retrospectively onto premodern Islamic sources.[52] The development of Indonesian philanthropic institutions illustrates the interaction of these dimensions, but their coexistence does not establish that every administrative innovation constitutes a new legal interpretation. Accordingly, the legitimacy of institutional transformation must be evaluated through the specific legal characteristics of each philanthropic instrument and the normative consequences of its management.

Classical Jurisprudential Perspectives on Productive Zakat

[52] Al Fiqri Ardiansyah, Yusuf Rahman, Zubair, Marhamah Annazah Tambunan, and Nur Cholis, "Reconstructing Ecological Ethics from Fakhr al-Dīn al-Rāzī: The Possibilities and Limits of Its Contextualization in Indonesian Ecotheological Policy," *AL QUDS: Jurnal Studi Alquran dan Hadis* 10, no. 2 (2026): 385–414, https://doi.org/10.29240/alquds.v10i2.15999.

The jurisprudential legitimacy of productive zakat requires distinguishing the classical rules governing the distribution of zakat from contemporary proposals for institutional investment. Classical jurists did not formulate the modern category of productive zakat as a single, standardized financial instrument. Instead, relevant discussions addressed the entitlement of eligible recipients, the transfer of ownership (*tamlīk*), the adequacy of assistance, the timing of distribution, and the purposes for which zakat could be allocated. Consequently, a comparison of the four Sunni schools should not begin by assuming that each school adopted a unified position either supporting or rejecting contemporary productive zakat. The more appropriate approach is to examine how their established jurisprudential principles bear upon particular forms of productive assistance and institutional investment.

Within the Ḥanafī jurisprudential tradition, the requirement of *tamlīk* is particularly important for assessing whether zakat reaches its legally entitled recipients. This raises a distinction between transferring productive assets to an eligible beneficiary and retaining ownership of zakat resources within an institution for subsequent investment. The Mālikī tradition likewise requires examination of beneficiary eligibility, the purposes of distribution, and the extent to which public benefit can be pursued within the prescribed categories of zakat. In Shāfiʿī jurisprudence, discussions concerning the adequacy of assistance to poor beneficiaries are especially relevant to the provision of resources that enable sustainable livelihoods. The Ḥanbalī tradition also provides a framework for considering the relationship between beneficiary need, lawful distribution, and the sufficiency of assistance. These considerations identify relevant comparative questions, but they do not establish that the four schools adopted categorical positions on modern revolving funds, institutional microfinance, or collective zakat investment. Such conclusions require examination of specific juristic texts and the conditions attached to the relevant rulings.

The central issue emerging from this comparison is therefore not simply whether productive zakat is permitted or prohibited, but which legal arrangement is being evaluated. Directly transferring tools or business capital to an eligible poor beneficiary differs from lending zakat resources to an individual who remains obliged to repay them. Both arrangements differ from investing zakat funds in an institutionally owned enterprise before distributing future returns. The first arrangement may be evaluated through beneficiary eligibility, ownership, and the sufficiency of assistance; the second requires

additional examination of whether a repayable loan fulfills the zakat obligation; and the third raises questions concerning deferred distribution, institutional control, and financial risk. In each case, the social objective of empowerment is relevant but insufficient to resolve the legal question independently.

This distinction also affects the interpretation of *fī sabīl Allāh* under Qur'an 9:60. A broader contemporary interpretation may support additional forms of religious and social activity, but such expansion cannot be presumed to represent the settled position of all classical schools. Educational institutions, research programs, humanitarian infrastructure, and public advocacy may serve socially valuable purposes without necessarily qualifying for unrestricted zakat funding. The permissibility of allocating zakat to these activities depends on the legal interpretation adopted, the identification of the relevant beneficiary category, and the conditions governing the funds. Consequently, the diversity of classical jurisprudential reasoning should be understood as a resource for structured legal evaluation rather than as automatic authorization for contemporary institutional practices.

Institutional transformation can be seen in the modernization of the management system of philanthropic institutions, including those managing zakat, infaq, sadaqah, and waqf, becoming more structured and standardized. Meanwhile, the distribution of philanthropic funds has also developed both in terms of the distribution model towards a more productive approach, and in targeting broader community groups, both domestically and abroad. The innovations undertaken include, for example, the expansion of zakat objects such as zakat on profession, zakat on stocks, zakat and waqf for clean water sanitation and hygiene, zakat for legal aid, cash waqf, and productive waqf for health, carried out by the National Amil Zakat Agency (BAZNAS), National Zakat Institutions (LAZ), and Waqf Institutions. These transformations and innovations are a direct impact of the society's social and economic changes which enable shifts in thinking within the discourse and practice of philanthropy in Indonesia.[53] Earlier research on Indonesian Islamic philanthropy similarly identifies a historical process of recontextualization in which the interpretation and programmatic use of zakat, infaq, sadaqah, and waqf have expanded in response to changing social, political, and developmental circumstances. This process has

[53] Hilman Latief, *Politik Filantropi Islam Di Indonesia: Negara, Pasar, Dan Masyarakat Sipil* (Ombak, 2017).

included broader approaches to beneficiary categories and the use of philanthropic resources for poverty alleviation and inclusive development, including initiatives associated with the Sustainable Development Goals.[54] This phenomenon can also be seen in the change and continuity of zakat and philanthropy fatwas in Indonesia issued by fatwa institutions such as Majelis Tarjih Muhammadiyah, Bahtsul Masail Nahdlatul Ulama, Dewan Hisbah Persis, and Komisi Fatwa MUI, which lead to the support for utilizing ZIS for the public benefit (*kemaslahatan umum*).[55]

The optimization of zakat utilization for sustainable social development encompasses poverty alleviation, welfare enhancement, and environmental sustainability through programs that expand access to education, economic opportunities, clean water, and sanitation infrastructure.[56] According to BAZNAS RI, the number of zakat beneficiaries increased from approximately 2.2 million in 2023 to 4.3 million in 2024, representing a reported increase of 90.3%. Furthermore, BAZNAS reported that its poverty alleviation programs enabled 47,279 *mustahik* (zakat beneficiaries) to move above the poverty threshold in 2023, including 21,140 individuals previously classified as experiencing extreme poverty.[57] Beyond BAZNAS, Dompet Dhuafa reported reaching approximately 3.2 million beneficiaries in 2024, with a cumulative total exceeding 38 million beneficiaries between 1993 and 2024.[58] Meanwhile, LAZISMU reportedly reached approximately 2.6 million beneficiaries through its nationwide programs in 2023.[59] Collectively, these institutional reports indicate the expanding scale and reach of Islamic philanthropic programs in Indonesia. Nevertheless, beneficiary coverage and reported poverty exits should be distinguished from

[54] Farid Septian, "Recontextualization of Islamic Philanthropy Funds in Indonesia," *International Journal of Zakat and Islamic Philanthropy* 3, no. 1 (2021): 53–64.

[55] Septian, "Perubahan Fatwa Zakat Di Indonesia: Kajian Terhadap Fatwa-Fatwa Zakat Tahun 1926-2020."

[56] Pusat Kajian Strategis BAZNAS, "Laporan Zakat Dan Pengentasan Kemiskinan Nasional 2024" (Puskas BAZNAS, 2024), https://www.puskasbaznas.com/publications/officialnews/2003-laporan-zakat-dan-pengentasan-kemiskinan-nasional-2024.

[57] BAZNAS, "Outlook Zakat Indonesia 2024" (Pusat Kajian Strategis BAZNAS, 2024).

[58] Dompet Dhuafa, "Public Expose 2025 Laporan Kinerja 2024 Kiprah Dan Dampak Filantropi," 2025.

[59] RI, "Laporan Pengelolaan Zakat Nasional Tahun 2024."

independently verified long-term socioeconomic impacts, as program scale alone does not establish the sustainability or causal effectiveness of zakat-based interventions.

Thus, the practice of Islamic philanthropy in Indonesia clearly demonstrates that religious contributions, such as zakat and other voluntary donations, have contributed significantly to social justice and community welfare, which are fundamentally consistent with the principles of human rights.[60]

Uṣūl al-Fiqh, Maqāṣid al-Sharīʿah, and the Juristic Evaluation of Sustainable Development

The relationship between Islamic philanthropy and sustainable development requires a methodological distinction between the objectives of Islamic law and the legal instruments through which particular rulings are established. Maqāṣid al-sharīʿah articulates the purposes and values associated with Islamic legal norms, whereas uṣūl al-fiqh provides methods for interpreting legal evidence and evaluating the validity of legal arguments. Accordingly, maqāṣid-oriented reasoning cannot independently establish the permissibility of a contemporary philanthropic practice without considering the relevant textual provisions, established jurisprudential requirements, and applicable methods of legal interpretation. This methodological restraint is consistent with recent maqāṣid-based legal hermeneutics, which situates contemporary normative rearticulation within textual anchoring, socio-historical contextualization, and the disciplined identification of legal-moral objectives.[61] This distinction is particularly important in zakat jurisprudence, where Qur'an 9:60 identifies categories of eligible recipients and establishes normative limits on the allocation of compulsory charitable resources.

Several methodological concepts within uṣūl al-fiqh are relevant to evaluating contemporary philanthropic innovations. *Qiyās* (analogical reasoning) examines whether an established ruling can be extended to a new case through a legally relevant common effective cause (*ʿillah*). In philanthropic practice, this requires identifying a defensible legal

[60] Asep Saepudin Jahar, "Developing Islamic Philantropy for Human Rights: The Indonesian Experience," *Advances in Social Science, Education and Humanities Research, International Conference on Law and Justice* 162 (2017).

[61] Warda Mardiana Tambunan, Tiara Hidayah B, and Miftahur Rahmah, "Recontextualizing Āyāt al-Aḥkām: Maqāṣid-Based Legal Hermeneutics in Contemporary Qur'anic Exegesis," *Journal of Qur'anic Legal Studies and Exegesis* 1, no. 1 (2026): 21–39.

analogy rather than relying on a general resemblance in social objectives. *Istiḥsān* (juristic preference), particularly associated with the Ḥanafī tradition, allows departures from an otherwise applicable analogical conclusion under recognized juristic conditions; it does not authorize unrestricted preference for a socially desirable outcome. *Istiṣlāḥ*, commonly associated with reasoning through public interest, concerns the assessment of benefits consistent with the objectives and constraints of the Sharīʿah. The related concept of *maṣlaḥah mursalah* refers to public interests for which no specific textual evidence directly establishes or rejects the proposed ruling, subject to the methodological conditions recognized within the relevant jurisprudential tradition. Meanwhile, *sadd al-dharāʾiʿ* concerns restricting otherwise permissible means when they foreseeably lead to prohibited or harmful consequences. These concepts offer different analytical pathways and should not be treated as interchangeable forms of legal flexibility.

Applied to contemporary Islamic philanthropy, these methods generate distinct questions concerning productive zakat and institutional governance. Analogical reasoning requires the identification of relevant legal precedents and effective causes. Public-interest reasoning requires an assessment of whether proposed benefits are legally recognized and compatible with applicable textual provisions. The principle of blocking harmful means is relevant where institutional investment exposes zakat resources to excessive risk, delays assistance to vulnerable beneficiaries, or undermines distributive accountability. From this perspective, contemporary juristic reasoning should evaluate both the anticipated benefits of philanthropic innovation and the legal or institutional harms that may arise from its implementation. A maqāṣid-oriented approach therefore becomes methodologically meaningful when it specifies the objectives being pursued, the legal evidence governing their realization, and the conditions under which potential benefits may justify particular forms of institutional adaptation.

This distinction is equally important when evaluating the relationship between Islamic philanthropy and the United Nations Sustainable Development Goals (SDGs). Several SDG objectives, including poverty reduction, improved healthcare, educational access, and reduced inequality, are substantively compatible with the broader ethical concerns reflected in the protection of life, intellect, wealth, and human well-being. Chapra provides a conceptual basis for understanding economic development as inseparable from moral and social welfare, while Auda emphasizes a systems-oriented understanding of the

interrelationships among legal objectives. Nevertheless, conceptual correspondence between maqāṣid and the SDGs does not mean that every development initiative acquires legal legitimacy merely by contributing to an internationally recognized policy target. The SDGs function as developmental objectives rather than independent sources of Islamic legal authority.

A jurisprudentially defensible integration of Islamic philanthropy and sustainable development therefore requires three levels of assessment. First, the proposed initiative must satisfy the legal requirements applicable to its funding instrument, particularly the beneficiary restrictions governing zakat. Second, its anticipated developmental benefits must be evaluated in relation to recognized maqāṣid and the prevention of foreseeable harm. Third, the institutional arrangement must protect beneficiaries' rights through appropriate governance, transparency, and accountability. Under these conditions, the SDGs may provide a useful framework for articulating and evaluating developmental priorities, while Islamic legal reasoning determines the normative permissibility of the means employed. This approach avoids conflating developmental compatibility with jurisprudential authorization and preserves the distinction between the purposes of Islamic law and the legal rules governing specific philanthropic resources.

Fatwa Pluralism and the Legal Governance of Islamic Philanthropy in Indonesia

The institutional transformation of Islamic philanthropy in Indonesia is closely associated with the diversity of religious legal authorities interpreting zakat obligations and their contemporary implementation. The Majelis Tarjih of Muhammadiyah, the Bahtsul Masail forums of Nahdlatul Ulama, the Dewan Hisbah of Persatuan Islam (Persis), and the Fatwa Commission of the Indonesian Ulema Council (MUI) represent distinct institutional settings for Islamic legal deliberation. The coexistence of these authorities illustrates that contemporary zakat jurisprudence in Indonesia cannot be reduced to a single interpretive orientation. The contemporary transformation of fatwa authority also increasingly involves digital mediation, through which religious legal opinions are produced, circulated, accessed, and contested across online environments. This development expands the channels of religious authority without eliminating the institutional distinctions among organizations responsible for issuing and

legitimating fatwas.[62] Latief and Septian provide relevant foundations for examining the relationship between fatwa pluralism, changing socio-economic circumstances, and the legal interpretation of Islamic philanthropic obligations. Nevertheless, differences among these institutions must be demonstrated through identifiable legal rulings and their underlying arguments rather than inferred from their institutional identities.[63]

The MUI provides a particularly relevant example of the conditional accommodation of productive zakat. Its 1982 fatwa concerning the utilization of zakat for productive activities and public benefit recognizes the possibility of distributing zakat to poor beneficiaries in productive forms and allocating resources under the category of *fī sabīl Allāh* for public benefit. The subsequent MUI Fatwa No. 4 of 2003 on the investment of zakat funds (*istithmār*) addresses a more specific legal problem: whether zakat resources may be invested before reaching their intended beneficiaries. Rather than providing unrestricted authorization, the fatwa establishes conditions concerning lawful investment activities, professional management, protection against financial risks, the priority of urgent beneficiary needs, and limits on delaying distribution. The distinction between these two fatwas is analytically significant. Productive distribution concerns the form of assistance provided to eligible recipients, whereas institutional investment raises additional questions involving ownership, deferred allocation, and the safeguarding of resources belonging to beneficiaries.

A comparative examination of Muhammadiyah, Nahdlatul Ulama, and Persis should similarly focus on identifiable rulings concerning productive distribution, beneficiary eligibility, the meaning of *fī sabīl Allāh*, and the relationship between public benefit and prescribed zakat categories. The relevant comparison is not simply whether these institutions support social empowerment, but how their legal arguments

[62] Marhamah Annazah Tambunan and Maulida Fitria, "Digital Fatwas and the Transformation of Religious Authority in Contemporary Muslim Societies," *Islamicate Futures: Knowledge, Ethics, and Muslim Societies* 1, no. 1 (2026): 96–123, https://doi.org/10.68051/ifkems.v1i1.41

[63] Latief, *Fatwa-Fatwa Filantropi Islam Di Indonesia; Anotasi, Komparasi, Dan Kompilasi*; H Latief, "Fatwa Pluralism on Zakat in Indonesia," *Journal of Muslim Philanthropy and Civil Society* 6, no. 2 (2022): 101–19, https://www.scopus.com/inward/record.uri?eid=2-s2.0-85146993425&partnerID=40&md5=b1a8df116194690688b6a75b6256536f; Septian, "Perubahan Fatwa Zakat Di Indonesia: Kajian Terhadap Fatwa-Fatwa Zakat Tahun 1926-2020."

establish the permissible limits of particular funding arrangements. Such analysis requires attention to the textual evidence employed, the recognized jurisprudential authorities, the interpretive methods adopted, and the conditions attached to each ruling. Differences in these elements may produce distinct legal conclusions even when the institutions share a general commitment to poverty alleviation and social welfare. Fatwa pluralism should therefore be understood as a structured diversity of legal reasoning rather than an unrestricted consensus supporting the expansion of zakat utilization.

The relationship between fatwa and positive law further complicates the governance of Islamic philanthropy. Law No. 23 of 2011 concerning Zakat Management provides the statutory framework for administering zakat through regulated institutions. Article 25 requires distribution in accordance with Islamic law, Article 26 establishes principles concerning equitable and just distribution, and Article 27 provides for the productive utilization of zakat to address poverty and improve community welfare, subject to the fulfillment of beneficiaries' basic needs. These provisions establish a legal basis for institutional governance while preserving the relevance of substantive Islamic legal requirements. However, statutory authorization, religious fatwa, and institutional compliance operate at different normative levels. A fatwa articulates a religious legal interpretation, national legislation establishes binding regulatory obligations within its jurisdiction, and institutional governance concerns the practical implementation of those requirements. The existence of a socially beneficial program does not, by itself, demonstrate that all three levels have been satisfied.

The Indonesian experience consequently illustrates a form of legal and institutional interaction in which religious interpretation, statutory regulation, and philanthropic administration jointly shape contemporary zakat practices. Its significance lies not in the replacement of Islamic jurisprudence by modern development policy, but in the continuing negotiation of how established religious obligations should be implemented under changing institutional conditions. This interaction creates opportunities for innovation while also requiring safeguards against the dilution of beneficiary entitlements, inconsistent interpretation, and the administrative prioritization of institutional objectives over legally prescribed distributive responsibilities.

Normative Tensions and the Conditions of Sustainable Philanthropic Empowerment

The expansion of Islamic philanthropic programs in Indonesia illustrates the potential of religious social finance to support poverty alleviation and community welfare. National institutional reports document substantial numbers of beneficiaries and increasing diversification in philanthropic activities. BAZNAS reported an increase in beneficiaries from approximately 2.2 million in 2023 to 4.3 million in 2024, while its poverty alleviation reporting identified 47,279 beneficiaries who were assessed as having moved out of poverty in 2023, including 21,140 previously categorized as experiencing extreme poverty.[64] Dompet Dhuafa reported serving approximately 3.2 million beneficiaries in 2024, while LAZISMU reported 2.6 million program beneficiaries in 2023.[65] Although these institutional figures demonstrate the scale of reported activities and outcomes, their methodologies, reporting periods, and measurement criteria may differ. Consequently, the figures cannot independently establish causal effectiveness, long-term empowerment, or consistent compliance with Islamic legal requirements.

Several normative tensions emerge from these developments. First, institutional professionalization may improve accountability and administrative efficiency, but it may also create an imbalance between bureaucratic performance indicators and the religious responsibilities underlying zakat. Second, the incorporation of philanthropic activities into national and international development agendas may encourage more systematic approaches to poverty reduction, while potentially subordinating legally defined beneficiary rights to broader policy priorities. Third, productive zakat programs may enhance economic independence but can also create risks when immediate subsistence needs are deferred in favor of long-term investments. Fourth, expansive interpretations of beneficiary categories may accommodate changing social circumstances, but they require explicit jurisprudential justification to ensure that institutional innovation does not undermine the distributive boundaries established in Qur'an 9:60.

These tensions become especially relevant in emerging forms of Islamic philanthropy, including digital zakat platforms, technology-assisted beneficiary identification, environmental programs, and new financial arrangements. Technological innovation may improve

[64] RI, "Laporan Pengelolaan Zakat Nasional Tahun 2024"; BAZNAS, "Outlook Zakat Indonesia 2024."

[65] Dhuafa, "Public Expose 2025 Laporan Kinerja 2024 Kiprah Dan Dampak Filantropi"; RI, "Laporan Pengelolaan Zakat Nasional Tahun 2024."

collection efficiency and administrative access, but it also introduces questions concerning transparency, data protection, financial accountability, and the reliability of beneficiary verification. Environmental and climate-related initiatives may contribute to the protection of life, wealth, and communal welfare. Contemporary Hadith-based environmental ethics likewise emphasizes care, accountability, and the creation of beneficial conditions as dimensions of Islamic ecological responsibility.[66] Nevertheless, the eligibility of such initiatives for zakat financing cannot be inferred solely from their compatibility with sustainable development objectives. The appropriate funding mechanism must be determined by examining beneficiary eligibility, the legal restrictions attached to each charitable instrument, and the institutional conditions governing its implementation. Voluntary charitable funds and waqf may provide alternative mechanisms for socially beneficial activities that cannot be justified through the prescribed categories of zakat.

Taken together, the analysis suggests that the transformation of Islamic philanthropy toward sustainable socio-economic empowerment depends on the interaction of three conditions: jurisprudential legitimacy, institutional accountability, and demonstrable developmental benefit. Jurisprudential legitimacy requires conformity with the legal conditions governing charitable resources and beneficiary rights. Institutional accountability concerns transparent administration, appropriate oversight, and the protection of funds against misuse or excessive risk. Developmental benefit concerns the extent to which philanthropic programs contribute to sustainable improvements in beneficiaries' social and economic circumstances. These conditions are related but analytically distinct. A program may be legally permissible without achieving its intended developmental outcomes, while a socially beneficial initiative may still require modification to comply with the rules governing zakat distribution.

The principal theoretical implication is that sustainable philanthropic transformation should not be understood as a movement beyond Islamic legal obligations, but as the institutional realization of their social purposes within changing economic and regulatory conditions. Fiqh establishes the normative boundaries of permissible

[66] Mukhammad Syamsul Huda bin Lahuri and Suprisno Baderan, "Beyond Stewardship: Toward a Relational Ecological Responsibility through Hadith," *TSIQAH: Journal of Hadith and Prophetic Tradition* 1, no. 1 (2026): 84–114.

action, maqāṣid provides criteria for evaluating objectives and consequences, and contemporary governance arrangements determine how these principles are operationalized. The contribution of this perspective lies in distinguishing institutional modernization from legal reinterpretation and developmental success. Such differentiation offers a more precise foundation for evaluating contemporary Islamic philanthropy without equating organizational growth, broader programmatic ambitions, or alignment with the SDGs with the establishment of jurisprudential legitimacy.

CONCLUSION

This study demonstrates that the transformation of Islamic philanthropy in Indonesia is primarily characterized by the institutional reorganization and diversification of its established socio-economic functions rather than a departure from its religious and jurisprudential foundations. Addressing the first research question, the findings indicate that zakat, infaq, sadaqah, and waqf have increasingly been administered through professionalized institutions supporting education, healthcare, humanitarian assistance, and economic empowerment. The expansion of philanthropic organizations and the increasing volume of collected and distributed funds demonstrate growing institutional capacity. Nevertheless, quantitative growth does not independently establish sustainable developmental outcomes or compliance with Islamic legal requirements. The significance of this transformation therefore lies in the changing mechanisms of philanthropic governance and resource utilization rather than in a fundamental separation between worship and social development.

Regarding the second research question, the analysis establishes that contemporary fiqh and maqāṣid al-sharīʿah perform complementary but distinct functions in evaluating philanthropic transformation. Fiqh provides normative requirements concerning the sources, allocation, and distribution of charitable resources, particularly the legally designated categories of zakat beneficiaries, while maqāṣid offers an evaluative perspective for examining their contribution to human well-being and socio-economic development. The discussion of productive zakat further demonstrates that transferring productive assets to eligible beneficiaries must be distinguished from retaining and investing zakat resources under institutional control, since these arrangements raise different questions concerning ownership, distribution, and beneficiary entitlements. Accordingly, maqāṣid-oriented considerations of public benefit cannot independently override established jurisprudential requirements. The

study's principal theoretical contribution is therefore the distinction between institutional modernization, legal permissibility, and developmental effectiveness as interconnected but analytically separate dimensions of Islamic philanthropic transformation.

In response to the third research question, the integration of Islamic philanthropy with sustainable development generates legal and institutional implications concerning the protection of beneficiaries, the governance of religious social funds, and the relationship between Islamic jurisprudence and national regulations. Indonesian zakat governance, particularly under Law No. 23 of 2011, provides a statutory framework for institutional administration and productive utilization while maintaining the relevance of Islamic legal requirements. Contemporary fatwa discussions further illustrate the importance of specifying the legal conditions governing different philanthropic arrangements. The doctrinal contribution of this study lies in clarifying that the compatibility of philanthropic initiatives with sustainable development objectives does not automatically establish their jurisprudential legitimacy. Rather, such legitimacy depends on the legal characteristics of the funding instrument, the eligibility of beneficiaries, and the conformity of resource allocation with applicable Islamic legal principles.

These findings have practical implications for philanthropic governance and public policy. The alignment of zakat management with sustainable development priorities should be accompanied by clear distinctions among zakat, voluntary charitable contributions, and waqf, together with transparent allocation procedures and mechanisms for protecting beneficiaries' rights. Institutional performance should consequently be assessed not only through collection volumes and the number of beneficiaries but also through legal compliance, accountability, and evidence of sustained socio-economic improvement. For policymakers and philanthropic administrators, this approach supports the development of governance mechanisms that accommodate institutional innovation without subordinating the normative obligations of Islamic philanthropy to administrative or developmental targets.

Given the documentary and doctrinal nature of this study, its conclusions do not establish the causal effectiveness of particular philanthropic programs or provide an exhaustive determination of contested jurisprudential positions. Future research should undertake source-based comparisons of classical legal schools and Indonesian fatwa authorities, examine the implementation of productive zakat and

other emerging philanthropic arrangements, and evaluate their long-term effects on beneficiaries' economic independence and social welfare. Empirical studies integrating institutional governance, jurisprudential compliance, and measurable developmental outcomes would further clarify the conditions under which Islamic philanthropy can contribute to sustainable socio-economic empowerment. Ultimately, the sustainable transformation of Islamic philanthropy depends on the coherence between its religious obligations, institutional practices, and demonstrated social benefits.

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