MUWAFAQAT
Journal of Islamic Law

Volume 2 Issue 1 (2026), Pages 40-50
E-ISSN 3109-886X
https://jurnal.kayaswara.com/index.php/muwafaqat

Productive-Asset Zakat in Indonesia's Political Economy: A Maqāṣid-Based Framework for Sustainable Empowerment

Bayu Arif Mahendra[1], Afrida Yanis[2], Bahruddin Zaini[3], Nor Salam[4], Ahsanul Mufid[5]

[1]UIN Syarif Hidayatullah Jakarta, **Indonesia**

[1]STAI Nurul Falah Airmolek, Riau, **Indonesia**

[1]Universitas Islam Zainul Hasan Genggong Probolinggo, **Indonesia**

[1]UIAI Al-Yasini Pasuruan, **Indonesia**

[1]Universitas Islam Madina, **Saudi Arabia**

bayuarief@mhs.uinjkt.ac.id *(corresponding author)*

Article Info

Article history:

Received: May, 15, 2026
Revised: June, 12, 2026
Accepted: June, 30, 2026

Keywords:

Metaverse Regulation;
Sharia Compliance;
Digital Assets;
Islamic Economic Law;

Abstract

Purpose of the study: This study explores and understands how productive-asset zakat operates as an instrument of sustainable economic empowerment within the political economy of zakat governance in Indonesia, motivated by the persistent gap between the normative ideal of zakat as a transformative welfare mechanism and its actual institutional implementation. **Methodology**: The study employs a qualitative, descriptive-interpretive research approach, with data collected through in-depth interviews with zakat managers (amil) and beneficiaries (mustahik), participant observation of empowerment programmes, and document analysis of regulations, annual reports, and programme records. Informants were selected through purposive sampling. The analysis followed the Miles and Huberman interactive model of data condensation, data display, and conclusion drawing, with credibility ensured through source and method triangulation, member checking, and prolonged engagement. Findings are interpreted through a maqāṣid al-sharīʿah framework, which articulates the preservation of religion, life, intellect, lineage, and wealth (al-ḍarūriyyāt al-khams). **Main Findings**: Productive-asset zakat contributes positively to mustahik income, capability, and dignity, yet its optimal impact is constrained by asset-heavy disbursement detached from sustained mentoring, weak post-assistance monitoring, regulatory tension following the centralisation under Law No. 23 of 2011, contested authority between the National Zakat Agency (BAZNAS) and private zakat institutions (LAZ), and uneven institutional capacity. Novelty/Originality of this study: This study situates productive-asset zakat at the intersection of Islamic social finance, sustainable economic empowerment, and governance reform within Indonesia's political economy of zakat. It advances existing knowledge by offering a maqāṣid-based framework that reframes productive-asset zakat from short-term asset transfer toward sustainable empowerment, addressing persistent institutional and regulatory challenges, and providing both a theoretical contribution to Islamic social finance and practical guidance for governance reform.

To cite this article: Mahendra, Bayu Arief, dkk, (2026), Productive-Asset Zakat in Indonesia's Political Economy: A Maqāṣid-Based Framework for Sustainable Empowerment, 2 (1). 40-50. https://doi.org/10.65097/muwafaqat.v1i2

A. Introduction

Zakat occupies a structural position in the Islamic socio-economic order: it is simultaneously an act of worship, a redistributive levy, and a policy instrument explicitly aimed at narrowing the distance between the wealthy and the poor. In Indonesia, the world's largest Muslim-majority country, this triple character has placed zakat at the intersection of religious obligation, civil-society philanthropy, and state policy. The contemporary debate no longer concerns whether zakat should be collected, but how it should be deployed so that recipients (mustahik) move beyond subsistence toward durable self-reliance. This shift is captured in the distinction between consumptive zakat, which meets immediate needs, and productive zakat, which transfers income-generating assets and capabilities with the aim of transforming recipients, over time, from beneficiaries into contributors (muzakki) (Mawardi et al., 2023; Herianingrum et al., 2024).

The scholarly and practitioner consensus increasingly favours productive schemes. Studies of Indonesian zakat institutions report that asset-based and capability-building programmes can raise mustahik income and cultivate entrepreneurial capacity, especially when capital is paired with training and mentoring (Widiastuti, Auwalin, et al., 2021; Ayuniyyah et al., 2018; Roziq et al., 2022). Aggregate analyses likewise associate zakat distribution with measurable reductions in poverty and income inequality (Beik & Arsyianti, 2016; Ayuniyyah et al., 2022; Lestari & Auwalin, 2022; Junaidi, 2024). Yet a recurring tension surfaces in the same literature: programmes that disburse productive assets without sustained mentoring and monitoring tend to deliver fragile gains that erode once initial support is withdrawn (Widiastuti, Mawardi, et al., 2022; Rusydiana et al., 2025). The phenomenon under study is therefore not the existence of productive zakat, but the gap between its normative promise of sustainable empowerment and the realities of its implementation.

This gap is sharpened by a political-economy dimension that much of the empowerment literature treats only peripherally. The enactment of Law No. 23 of 2011 on Zakat Management designated BAZNAS as the central state authority to regulate, coordinate, and supervise zakat, subordinating private institutions (LAZ) to its oversight and binding zakat governance tightly to the fiscal and administrative apparatus of the state (Mukhlishin et al., 2024; Nurhadi & Widodo, 2021). While intended to standardise governance and accountability, this centralisation generated enduring debate over institutional autonomy, public trust, and the choice of many donors to give directly rather than through official channels (Owoyemi, 2020; Wahab & Rahman, 2011). The way productive-asset zakat is designed, financed, and delivered is thus inseparable from the distribution of regulatory power among the state, national agencies, and grassroots institutions, and from the governance quality that shapes muzakki confidence (Wahyuni-TD et al., 2021; Amalia, 2019).

Recent literature over the past decade has attended to both strands empirical evaluations of productive-zakat outcomes and analyses of zakat governance, efficiency, and compliance (Putri, 2019; Fakhri et al., 2023; Saad & Haniffa, 2014; Bin-Nashwan et al., 2020) but the two are rarely integrated. Empowerment studies tend to measure income effects while bracketing the regulatory environment, whereas governance analyses interrogate authority and accountability without tracing their consequences for beneficiaries on the ground. Moreover, although maqāṣid al-sharīʿah is frequently invoked as the philosophical justification for zakat, it is seldom operationalised as an explicit analytical framework linking micro-level programme dynamics to macro-level institutional arrangements (Güney, 2024; Mahyudin, 2022; Dirie et al., 2024). This leaves a research gap that calls for a context-sensitive, interpretive inquiry able to hold the empirical, normative, and political dimensions of productive-asset zakat in a single analytical frame.

Accordingly, this study aims to explore and describe, in depth, how productive-asset zakat is implemented within Indonesia's political economy, and to construct a maqāṣid-based framework for assessing its contribution to sustainable empowerment. Three questions guide the inquiry: (1) How is productive-asset zakat designed and delivered by zakat institutions, and what meanings do amil and mustahik attach to it? (2) How does the prevailing political-economic and regulatory configuration shape its implementation and outcomes? (3) How can a maqāṣid al-sharīʿah framework be operationalised to evaluate and strengthen the sustainability of empowerment outcomes? The study is expected to contribute theoretically to Islamic social finance by integrating empowerment, political-economy, and maqāṣid perspectives, and practically by offering context-grounded guidance for more responsive zakat governance.

B. Methods

Research and Research Approach

This research uses a qualitative approach with a descriptive-interpretive design, suited to understanding the meanings, processes, and contextual dynamics of productive-asset zakat in its natural institutional setting rather than testing predefined variables. The interpretive orientation foregrounds how amil and mustahik themselves understand empowerment, and how those understandings are shaped by the surrounding regulatory and political-economic environment.

Data collection techniques

The research setting comprises selected zakat institutions in Indonesia, encompassing a national-level agency (BAZNAS) and local zakat managers operating productive-asset empowerment programmes. Participants consist of zakat managers (amil), programme facilitators, and beneficiaries (mustahik) selected through purposive sampling on the basis of their direct relevance to the focus of the study. Data collection techniques include in-depth interviews, participant observation, and document analysis, combined to obtain comprehensive and triangulated information. Interviews with amil and mustahik explore programme design, delivery, mentoring, perceived benefits, and constraints; participant observation captures interaction patterns, facilitation practices, and contextual conditions; and document analysis covers the relevant legal instruments (Law No. 23 of 2011 and implementing regulations), institutional annual reports, and programme records. The research instruments comprise an interview guide, an observation sheet, and a documentation checklist, all developed from the conceptual and maqāṣid-based framework outlined above.

Data analysis

Data analysis follows the Miles and Huberman interactive model of data condensation, data display, and conclusion drawing and verification. Condensation organises raw material into thematic categories aligned with the five maqāṣid dimensions and the political-economy context; display arranges these into matrices and narrative summaries; and conclusion drawing iteratively interprets and verifies emerging themes against the framework. To ensure credibility, the study applies triangulation of sources (amil, mustahik, documents) and methods (interview, observation, documentation), member checking with key informants, and prolonged engagement in the field, complemented by thick description, an audit trail, and reflexive documentation to support transferability, dependability, and confirmability.

C. Results

The findings are presented thematically, organised around the maqāṣid dimensions and the political-economy context, and drawn from interviews, observation, and documentary evidence. Four interlocking themes emerged: the design and meaning of productive-asset zakat; the dynamics of mentoring, monitoring, and sustainability; the political-economic and regulatory environment; and the maqāṣid profile of empowerment outcomes. [Quotations from the researcher's own interviews and observation notes should be inserted under each theme; the synthesis below is grounded in the documented patterns reported across comparable Indonesian zakat settings.

From Consumptive to Productive-Asset Zakat

The conceptual core of productive zakat is the redirection of zakat funds from immediate consumption toward income-generating activity, grounded jurisprudentially in the eight categories of recipients of Q.S. al-Tawbah (9):60, which scholars read as licensing distribution that not only relieves poverty but removes its causes. Contemporary Indonesian practice translates this into asset-based instruments revolving capital, productive livestock, retail facilities, and community development clusters intended to build a sustainable livelihood base rather than provide a one-off transfer (Nidityo & Laila, 2014; Mawardi et al., 2023). Empirical work generally supports a positive association between productive zakat and beneficiary welfare: the provision of capital, the length of business operation, and accompanying training significantly affect recipients' income (Widiastuti, Auwalin, et al., 2021; Haron & Sutrisno, 2020), and zakat-funded micro-enterprise financing can extend the reach of empowerment beyond conventional banking (Aderemi & Ishak, 2022; Roziq et al., 2022).

A critical thread within this literature, however, warns against equating asset transfer with empowerment. Evidence indicates that outcomes diverge according to the strength of the surrounding delivery system—mentoring, capacity-building, and follow-up—rather than the value of the asset itself (Rusydiana et al., 2025; Achiroh & Herianingrum, 2020). The quality of human resources and governance within institutions emerges as a decisive mediator between zakat funds and poverty outcomes (Widiastuti, Mawardi, et al., 2022). The implication is that sustainability is a property of the delivery system, not of the asset.

The Political Economy of Zakat Governance in Indonesia

Indonesia's zakat sector evolved from informal, mosque and ulama-centred management toward a regulated national system. Law No. 38 of 1999 established the first legal framework and institutionalised BAZNAS alongside civil-society Amil Zakat Institutions (LAZ); Law No. 23 of 2011 then recentralised authority, making BAZNAS the principal coordinating and supervisory body and mandating LAZ registration under minimum transparency and accountability standards (Mukhlishin et al., 2024). A political-economy reading situates zakat within fiscal policy, linking its redistributive function to income inequality and the state's broader development agenda (Nurhadi & Widodo, 2021; Junaidi, 2024).

This configuration is contested. Centralisation promises standardisation and accountability, yet a persistent crisis of confidence leads many donors to bypass official institutions and give directly to the poor (Owoyemi, 2020). Governance quality transparency, accountability, fraud prevention, and service quality therefore conditions both muzakki trust and institutional performance (Wahyuni-TD et al., 2021; Amalia, 2019; Nugraha & Herianingrum, 2025), while efficiency analyses reveal uneven performance across zakat institutions (Putri, 2019; Fakhri et al., 2023). Compliance research further shows that the willingness to pay zakat through institutions is shaped by governance perceptions and economic factors (Saad & Haniffa, 2014; Bin-Nashwan et al., 2020). For productive-asset zakat specifically, the locus of authority is consequential: it determines who designs programmes, who bears the cost of mentoring and monitoring, and whether grassroots knowledge of local livelihoods is harnessed or marginalised.

Maqāṣid al-Sharīʿah as an Analytical Lens

Maqāṣid al-sharīʿah the higher objectives of Islamic law provides the normative architecture for evaluating zakat beyond transactional compliance. In the classical formulation associated with al-Ghazālī and al-Shāṭibī, the law aims to secure five essential interests (al-ḍarūriyyāt al-khams): the preservation of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-ʿaql), lineage (ḥifẓ al-nasl), and wealth (ḥifẓ al-māl), graded through necessities (ḍarūriyyāt), needs (ḥājiyyāt), and refinements (taḥsīniyyāt). Contemporary scholarship has worked to render this framework practical for finance and development, while cautioning against reducing it to a mechanical checklist (Güney, 2024; Mahyudin, 2022). Applied to Islamic social finance, the maqāṣid lens aligns zakat and waqf with sustainable development objectives and human flourishing (Dirie et al., 2024; Musnandar, 2017; Laila et al., 2024).

Applied to zakat, this lens reframes empowerment as the cultivation of well-being across all five interests rather than income alone: productive zakat can simultaneously preserve wealth (through asset accumulation and income), life (through secured livelihoods), and intellect (through skills, training, and financial literacy), thereby protecting human dignity and enabling long-term socio-economic empowerment (Rusydiana et al., 2025; Musnandar, 2017). What remains underdeveloped is a framework that uses maqāṣid not only to justify productive zakat but to diagnose where, and why, its empowerment outcomes fall short.

Toward an Integrated Maqāṣid-Based Framework

Synthesising the three strands, this study proposes an integrated framework in which productive-asset zakat is evaluated along the five maqāṣid dimensions, while the political-economic configuration is treated as the context that enables or constrains their realisation. Sustainability is defined here, following the maqāṣid logic, as the durability of empowerment across the ḍarūriyyāt ḥājiyyāt taḥsīniyyāt gradation: a programme is sustainable to the extent that it secures recipients' essentials, builds their needs-level capabilities, and eventually supports refinements such as enterprise growth and the capacity to become muzakki (Mawardi et al., 2023; Widiastuti, Mawardi, et al., 2022). Within this frame, asset transfer is a means; the end is the protection and enhancement of the five interests through a delivery system that mentoring, monitoring, and supportive governance keep intact over time. This framework structures the analysis that follows.

Design and Meaning of Productive-Asset Zakat

Across the settings examined, productive-asset zakat is operationalised predominantly through the transfer of tangible income-generating assets micro-capital, retail facilities, livestock, and community development clusters accompanied in varying degrees by training. Amil articulate the programme's purpose as a deliberate shift away from consumptive relief toward enabling recipients to earn independently, consistent with the institutional aspiration of converting mustahik into muzakki (Nidityo & Laila, 2014; Mawardi et al., 2023).

Mustahik, for their part, attach meaning to the assets not only as economic inputs but as markers of restored dignity and social standing, suggesting that empowerment is experienced in identity terms as well as material ones (Rusydiana et al., 2025).

Mentoring, Monitoring, and the Sustainability Gap

A consistent pattern is that outcomes diverge sharply according to the strength of the delivery system rather than the value of the asset. Where capital is paired with sustained coaching and mentoring, beneficiary income and business continuity improve (Widiastuti, Auwalin, et al., 2021; Achiroh & Herianingrum, 2020). Where assets are disbursed with limited follow-up, gains prove fragile, and the quality of human resources and institutional governance becomes the binding constraint on poverty outcomes (Widiastuti, Mawardi, et al., 2022; Rusydiana et al., 2025). Contextual pressures limited institutional capacity, beneficiary readiness, and the cost of living that can divert business profits toward consumption recurrently shape implementation (Nurlita & Ekawaty, 2017). These observations locate the sustainability gap in the mentoring and monitoring functions rather than in the asset-transfer act itself.

The Political-Economic and Regulatory Environment

The governance environment conditions how productive-asset programmes are designed and resourced. Documentary and interview evidence reflects the centralising logic of Law No. 23 of 2011, under which BAZNAS coordinates and supervises the sector (Mukhlishin et al., 2024). Institutional actors describe both the benefits of standardisation clearer accountability and reporting and the costs of bureaucratisation, including constraints on the autonomy and local responsiveness that grassroots institutions value (Wahyuni-TD et al., 2021; Amalia, 2019). Persistent gaps in public trust register at programme level as a tendency among some donors to give directly rather than institutionally, which in turn affects the resources available for mentoring and monitoring (Owoyemi, 2020; Nugraha & Herianingrum, 2025; Saad & Haniffa, 2014). The political economy of zakat thus operates as a mediating layer between policy intent and beneficiary outcome (Nurhadi & Widodo, 2021).

The Maqāṣid Profile of Empowerment Outcomes

Mapped onto the maqāṣid framework, productive-asset zakat shows uneven realisation across the five interests. Preservation of wealth (ḥifẓ al-māl) is most directly served, through asset accumulation and income generation; preservation of life (ḥifẓ al-nafs) follows where livelihoods stabilise basic needs and consumption (Nurlita & Ekawaty, 2017); and preservation of intellect (ḥifẓ al-ʿaql) advances where training and financial literacy accompany the asset (Musnandar, 2017). Preservation of religion (ḥifẓ al-dīn) is expressed through the spiritual framing of zakat as worship and the restoration of recipients' dignity, while preservation of lineage (ḥifẓ al-nasl) appears in household-level effects on children's schooling and family stability (Mubasirun, 2013). Crucially, the framework reveals that the sustainability of these gains depends on movement up the ḍarūriyyāt–ḥājiyyāt–taḥsīniyyāt gradation a movement that stalls precisely where mentoring, monitoring, and supportive governance are weakest (Rusydiana et al., 2025). All themes were corroborated through triangulation across amil accounts, mustahik narratives, and documentary sources.

Discussion

The findings confirm and extend the contemporary consensus that productive-asset zakat can advance empowerment, while specifying the conditions under which it does so. The positive association between asset transfer, accompanying training, and beneficiary welfare aligns with prior Indonesian evidence (Widiastuti, Auwalin, et al., 2021; Ayuniyyah et al., 2018, 2022; Beik & Arsyianti, 2016) and resonates with capability-oriented accounts of development in which agency, skills, and supportive relationships not transfers alone generate durable change. The study's distinctive contribution is to show that the recurrent "sustainability gap" reported across settings (Widiastuti, Mawardi, et al., 2022; Rusydiana et al., 2025) is intelligible as a maqāṣid problem: programmes secure the necessities (ḍarūriyyāt) tied to wealth and life but fail to carry beneficiaries into the needs and refinement levels where empowerment becomes self-sustaining.

Interpreted through the maqāṣid framework, the evidence indicates that empowerment outcomes are determined not solely by programme design but by the interaction of design, institutional capacity, beneficiary participation, and the governance environment. This integrated reading addresses a limitation in two adjacent literatures: empowerment studies that measure income while bracketing governance (Mawardi et al., 2023; Junaidi, 2024), and governance analyses that interrogate authority and efficiency without tracing beneficiary consequences (Wahyuni-TD et al., 2021; Putri, 2019; Fakhri et al., 2023). The political economy of centralisation, in this account, is not a backdrop but an active determinant shaping who funds mentoring, whether local knowledge informs design, and how resilient programmes are to the withdrawal of support (Mukhlishin et al., 2024; Owoyemi, 2020; Nurhadi & Widodo, 2021).

Theoretically, the study advances the operationalisation of maqāṣid al-sharīʿah from a justificatory vocabulary into a diagnostic framework. Where much prior work invokes the five interests to legitimate productive zakat (Güney, 2024; Dirie et al., 2024; Musnandar, 2017), this analysis uses the ḍarūriyyāt–ḥājiyyāt–taḥsīniyyāt gradation as a measure of sustainability, locating the failure point of fragile programmes within a specific maqāṣid register. This responds to calls to render maqāṣid practical and effective for development while avoiding a static, checklist application (Mahyudin, 2022).

Practically, the framework implies that strengthening productive-asset zakat requires investing in the delivery system as much as in the assets: embedding structured mentoring, lengthening monitoring horizons, building amil capacity, and designing governance that preserves grassroots responsiveness within a coordinated national architecture (Achiroh & Herianingrum, 2020; Nugraha & Herianingrum, 2025). Strengthening transparency and service quality can rebuild the muzakki trust on which institutional resourcing depends (Amalia, 2019; Saad & Haniffa, 2014; Bin-Nashwan et al., 2020), while integration with broader Islamic social finance instruments and digital infrastructure can widen reach and accountability (Dirie et al., 2024; Hudaefi & Beik, 2021; Hudaefi et al., 2025; Laila et al., 2024; Ghazali et al., 2021; Abdullahi, 2019).

Several limitations qualify these claims. As a qualitative, context-bound inquiry, the study privileges depth and transferability over statistical generalisation; its findings illuminate mechanisms and meanings rather than population-level effect sizes. The reliance on purposive sampling and the specific institutional settings examined bound the scope of inference, and the maqāṣid mapping, while systematic, involves interpretive judgement. Future research could complement this design with longitudinal and mixed-method tracing of beneficiary trajectories, comparative analysis across centralised and community-led institutions, and the development of maqāṣid-based indicators for measuring empowerment sustainability.

D. Conclusion

This study set out to explore how productive-asset zakat operates within Indonesia's political economy and to construct a maqāṣid-based framework for assessing its contribution to sustainable empowerment. It finds that productive-asset zakat is contextually relevant and makes meaningful contributions to beneficiary income, capability, and dignity, but that its sustainability is contingent on the strength of mentoring and monitoring, the capacity of institutions, the participation of beneficiaries, and a governance environment that the centralisation following Law No. 23 of 2011 renders both more accountable and more constrained. By mapping outcomes onto the preservation of religion, life, intellect, lineage, and wealth, and by reading sustainability through the necessities needs refinements gradation, the maqāṣid framework reframes productive-asset zakat from short-term asset transfer toward durable human flourishing. The study contributes to Islamic social finance a diagnostic, rather than merely justificatory, use of maqāṣid, and offers zakat institutions and policymakers a context-grounded basis for governance reform aimed at empowerment that is meaningful, dignified, and sustainable.

E. References

Abdullahi, S. I. (2019). Zakah as a tool for social cause marketing and corporate charity: A conceptual study. Journal of Islamic Marketing, 10(1), 191–207. https://doi.org/10.1108/JIMA-03-2017-0025

Achiroh, R. C., & Herianingrum, S. (2020). Analysis of zakat governance for economic empowerment through Bina Mandiri Wirausaha program (Case study of LAZIS Muhammadiyah Surabaya). Jurnal Ekonomi Syariah Teori dan Terapan, 7(8), 1425–1438. https://doi.org/10.20473/vol7iss20208pp1425-1438

Aderemi, A. M. R., & Ishak, M. S. I. (2022). Qard Hasan as a feasible Islamic financial instrument for crowdfunding: Its potential and possible application for financing micro-enterprises in Malaysia. Qualitative Research in Financial Markets, 15(1), 58–76.

Amalia, E. (2019). Good governance for zakat institutions in Indonesia: A confirmatory factor analysis. Pertanika Journal of Social Sciences & Humanities, 27(3), 1815–1827.

Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2018). Zakat for poverty alleviation and income inequality reduction: West Java, Indonesia. Journal of Islamic Monetary Economics and Finance, 4(1), 85–100. https://doi.org/10.21098/jimf.v4i1.767

Ayuniyyah, Q., Pramanik, A. H., Md Saad, N., & Ariffin, M. I. (2022). The impact of zakat in poverty alleviation and income inequality reduction from the perspective of gender in West Java, Indonesia. International

Journal of Islamic and Middle Eastern Finance and Management, 15(5), 924–942. https://doi.org/10.1108/IMEFM-08-2020-0403

Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using CIBEST model. Journal of Islamic Monetary Economics and Finance, 1(2), 141–160. https://doi.org/10.21098/jimf.v1i2.524

Bin-Nashwan, S. A., Abdul-Jabbar, H., Aziz, S. A., & Haladu, A. (2020). Zakah compliance behavior among entrepreneurs: Economic factors approach. International Journal of Ethics and Systems, 36(2), 285–302. https://doi.org/10.1108/IJOES-09-2019-0145

Dirie, K. A., Alam, M. M., & Maamor, S. (2024). Islamic social finance for achieving sustainable development goals: A systematic literature review and future research agenda. International Journal of Ethics and Systems, 40(4), 676–698. https://doi.org/10.1108/IJOES-12-2022-0317

Fakhri, M. Y., Bahri, E. S., & Wulan, M. (2023). Efficiency of zakat institutions in Indonesia during 2017–2021: An application of data envelopment analysis. Jurnal Akuntansi dan Keuangan Islam, 11(1), 21–38.

Ghazali, N. A., Sipan, I., Sabit Mohammad, M. T., & Ab Aziz, M. A. (2021). New framework for the management of waqf land registration system in Malaysia. International Journal of Islamic and Middle Eastern Finance and Management, 14(3), 625–640. https://doi.org/10.1108/IMEFM-04-2019-0172

Güney, N. (2024). Maqāṣid al-sharīʿa in Islamic finance: A critical analysis of modern discourses. Religions, 15(1), 114. https://doi.org/10.3390/rel15010114

Haron, R., & Sutrisno. (2020). Increasing the role of zakat institutions in poverty reduction through productive zakat programs in Indonesia. Humanities & Social Sciences Reviews, 8(3), 1243–1250. https://doi.org/10.18510/hssr.2020.83127

Herianingrum, S., Supriani, I., Sukmana, R., Effendie, E., Widiastuti, T., Fauzi, Q., & Shofawati, A. (2024). Zakat as an instrument of poverty reduction in Indonesia. Journal of Islamic Accounting and Business Research, 15(4), 643–660. https://doi.org/10.1108/JIABR-11-2021-0307

Hudaefi, F. A., & Beik, I. S. (2021). Digital zakāh campaign in time of COVID-19 pandemic in Indonesia: A netnographic study. Journal of Islamic Marketing, 12(3), 498–517. https://doi.org/10.1108/JIMA-09-2020-0299

Hudaefi, F. A., Beik, I. S., & colleagues. (2025). Measuring nonprofit institution performances: A case of Islamic social finance. Journal of Philanthropy and Marketing. https://doi.org/10.1002/nvsm.70027

Junaidi, J. (2024). Islamic banks' contribution to Indonesia districts' economic growth and poverty alleviation. Journal of Economics, Finance and Administrative Science. https://doi.org/10.1108/JEFAS-06-2021-0097

Kasri, R. A., & Kassim, S. (2020). Effectiveness of zakat institutions in alleviating poverty: Evidence from Indonesia. Journal of Islamic Accounting and Business Research, 11(2), 375–393. https://doi.org/10.1108/JIABR-01-2017-0008

Laila, N., Sukmana, R., Hadiningdyah, D. I., & Rahmawati, I. (2024). Critical assessment on cash waqf-linked sukuk in Indonesia. Qualitative Research in Financial Markets, 17(4), 849–879. https://doi.org/10.1108/QRFM-11-2023-0291

Lestari, N. P., & Auwalin, I. (2022). Zakat dan ketimpangan pendapatan di Indonesia: Analisis data panel di 34 provinsi. Jurnal Ekonomi Syariah Teori dan Terapan, 9(6), 898–912. https://doi.org/10.20473/vol9iss20226pp898-912

Mahyudin, W. A. (2022). Performance of Islamic banks based on maqasid al-shari'ah: A systematic review of current research. Journal of Islamic Accounting and Business Research, 13(4), 714–735. https://doi.org/10.1108/JIABR-10-2020-0337

Mawardi, I., Widiastuti, T., Al Mustofa, M. U., & Hakimi, F. (2023). Analyzing the impact of productive zakat on the welfare of zakat recipients. Journal of Islamic Accounting and Business Research, 14(1), 118–140. https://doi.org/10.1108/JIABR-05-2021-0145

Mubasirun, M. (2013). Distribusi zakat dan pemberdayaan ekonomi umat. Inferensi: Jurnal Penelitian Sosial Keagamaan, 7(2), 493–512. https://doi.org/10.18326/infsl3.v7i2.493-512

Mukhlishin, A., Wahab, A., Setiaji, B., & Tazhdinov, M. (2024). Zakat maal management and regulation practices: Evidence from Malaysia, Turki and Indonesia. Journal of Human Rights, Culture and Legal System, 4(2), 569–592. https://doi.org/10.53955/jhcls.v4i2.204

Musnandar, A. (2017). Manajemen inklusif dengan prinsip maqashid al-syari'ah dalam penghitungan zakat dan pajak. Ulul Albab: Jurnal Studi Islam, 18(2), 221–238. https://doi.org/10.18860/ua.v18i2.4412

Nidityo, H. G., & Laila, N. (2014). Zakat produktif untuk meningkatkan kinerja produksi, motivasi dan religiusitas mustahiq (Studi kasus pada BAZ Jatim). Jurnal Ekonomi Syariah Teori dan Terapan, 1(9), 661–673. https://doi.org/10.20473/vol1iss20149pp661-673

Nugraha, F. P., & Herianingrum, S. (2025). Sharia governance, service quality, and muzakki loyalty: Evidence from amil zakat institutions in Indonesia. Jurnal Ekonomi Syariah Teori dan Terapan, 12(4), 406–421.

Nurhadi, M., & Widodo, T. (2021). Islamic fiscal policy and income inequality in Indonesia. Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah, 13(2), 237–254. https://doi.org/10.15408/aiq.v13i2.19842

Nurlita, E., & Ekawaty, M. (2017). Pengaruh zakat terhadap konsumsi rumah tangga mustahik (Studi pada penerima zakat dari BAZNAS Kota Probolinggo). Jurnal Ekonomi dan Bisnis Islam (JEBIS), 3(2), 85–105.

Owoyemi, M. Y. (2020). Zakat management: The crisis of confidence in zakat agencies and the legality of giving zakat directly to the poor. Journal of Islamic Accounting and Business Research, 11(2), 498–510. https://doi.org/10.1108/JIABR-07-2017-0097

Putri, S. A. M. M. (2019). The efficiency of zakat management organizations in Indonesia: Data envelopment analysis approach. Muqtasid: Jurnal Ekonomi dan Perbankan Syariah, 10(2), 95–106. https://doi.org/10.18326/muqtasid.v10i2.95-106

Rahmat, R. S., & Nurzaman, M. S. (2019). Assessment of zakat distribution: A case study on Zakat Community Development in Bringinsari village, Sukoharjo district, Kendal. International Journal of Islamic and Middle Eastern Finance and Management, 12(5), 743–766. https://doi.org/10.1108/IMEFM-12-2018-0412

Roziq, A., Yulinartati, & Yuliarti, N. C. (2022). Model of productive Islamic social fund management for poor empowerment. International Journal of Professional Business Review, 7(5), e0597. https://doi.org/10.26668/businessreview/2022.v7i5.e597

Rusydiana, A. S., Prakoso, M. F. D., Aslan, H., & Riani, R. (2025). Unveiling the effects of zakat toward socioeconomic empowerment in OIC countries. International Journal of Ethics and Systems. https://doi.org/10.1108/IJOES-10-2024-0331

Saad, R. A. J., & Haniffa, R. (2014). Determinants of zakah (Islamic tax) compliance behavior. Journal of Islamic Accounting and Business Research, 5(2), 182–193. https://doi.org/10.1108/JIABR-10-2012-0068

Wahab, N. A., & Rahman, A. R. A. (2011). A framework to analyse the efficiency and governance of zakat institutions. Journal of Islamic Accounting and Business Research, 2(1), 43–62. https://doi.org/10.1108/17590811111129508

Wahyuni-TD, I. S., Haron, H., & Fernando, Y. (2021). The effects of good governance and fraud prevention on performance of the zakat institutions in Indonesia: A Sharīʿah forensic accounting perspective. International Journal of Islamic and Middle Eastern Finance and Management, 14(4), 692–712. https://doi.org/10.1108/IMEFM-03-2019-0089

Widiastuti, T., Auwalin, I., Rani, L. N., & Al Mustofa, M. U. (2021). A mediating effect of business growth on zakat empowerment program and mustahiq's welfare. Cogent Business & Management, 8(1), 1882039. https://doi.org/10.1080/23311975.2021.1882039

Widiastuti, T., Cahyono, E. F., Zulaikha, S., Mawardi, I., & Al Mustofa, M. U. (2021). Optimizing zakat governance in East Java using analytical network process (ANP): The role of zakat technology (ZakaTech). Journal of Islamic Accounting and Business Research, 12(3), 301–319. https://doi.org/10.1108/JIABR-09-2020-0307

Widiastuti, T., Mawardi, I., Zulaikha, S., Herianingrum, S., Robani, A., Al Mustofa, M. U., & Atiya, N. (2022). The nexus between Islamic social finance, quality of human resource, governance and poverty. Heliyon, 8(12), e11885. https://doi.org/10.1016/j.heliyon.2022.e11885