
Existence and Optimization of Zakat, Infaq, Sadaqah in Indonesia for Sustainable Development Goals (SDGs)

Masithoh¹, Kamsi², Asmuni³

^{1,2,3}Faculty of Islamic Studies, Universitas Islam Indonesia, Yogyakarta, Indonesia

¹masithohithoh698@gmail.com, ²kamsi@uin-suka.ac.id, ³asmuni@uii.ac.id

Received October 22, 2024; Revised November 04, 2024; Accepted December 27, 2024

Abstract

Objective: This study aims to analyze the development of the Zakat, Infaq, and Sadaqah (ZIS) system in Indonesia through a comprehensive literature review from a historical, legal, and social perspective. The main focus is to explore the evolution of ZIS as an instrument of wealth redistribution and social welfare in Islamic economics. In the context of rising poverty, unemployment, and other socio-economic challenges in modern Indonesia, this study evaluates the adaptation of traditional ZIS practices to contemporary needs, including their contribution to the Sustainable Development Goals (SDGs). **Theoretical framework:** The theoretical framework of this research is based on Islamic economic principles, especially those related to wealth redistribution, social justice, and poverty alleviation. **Literature Review:** The literature review includes an analysis of changes in the implementation of ZIS based on evolving legal frameworks, dynamic social expectations, and changing economic conditions. By bridging historical practices and modern demands, this study highlights the important role of ZIS in addressing poverty and inequality in Indonesia. **Methods:** The research method uses a qualitative approach through a systematic review of academic publications, government reports, and non-government studies. The data collected is analyzed to identify trends, challenges, and opportunities in the ZIS system. **Results:** The results show that despite progress in the institutionalization and modernization of ZIS in Indonesia, significant challenges remain. Key problems include inefficiencies in collection and distribution mechanisms, lack of public trust, and inadequate legal and regulatory frameworks. These factors hinder the effectiveness of ZIS in reaching vulnerable groups and maximizing their impact. **Implications:** The implications of this study include recommendations for policymakers, clerics, and Islamic financial institutions in creating a sustainable and equitable ZIS framework to address the issue of poverty and inequality. **Novelty:** The novelty of this study lies in the integration of historical, legal, and social perspectives in the analysis of the ZIS system in Indonesia. This research makes a unique contribution by offering a comprehensive understanding of the development and challenges of ZIS in meeting modern needs, as well as opening up further research opportunities for ZIS optimization in realizing social justice and global economic growth for sustainable development goals (SDGs).

Keywords: sustainable development goals (sdgs), zakat, infaq, sadaqah, islamic economics.

INTRODUCTION

Indonesia, as a country with the largest Muslim population in the world, has great potential in utilizing zakat, infaq, and alms (ZIS) as an instrument of social and economic empowerment. ZIS is not only an individual worship, but also has a significant social dimension in improving people's welfare. In the modern context, the role of ZIS can be directed to support the achievement of the Sustainable Development Goals (SDGs), which include poverty alleviation, improved education, health, and economic inequality reduction. However, the utilization of ZIS in Indonesia has not been fully optimal, although various zakat management institutions have grown significantly in recent decades [1].

GAP Research. Based on various studies, although ZIS fundraising in Indonesia is increasing every year, ZIS's contribution to sustainable development still faces major challenges. One of the main obstacles is the lack of effective governance and transparency in fund management. In addition, the distribution of funds is often not based on the priority of community needs in accordance with the SDGs indicators. Many studies have highlighted the importance of digitalization and innovation in ZIS management, but the application of modern technology is still limited. Previous research has also rarely explored how ZIS can directly contribute to specific SDGs targets such as quality education (SDG 4) or reducing inequality (SDG 10) [2].

The importance of this research. This research has strategic significance in providing a deeper understanding of ZIS optimization to support the SDGs in Indonesia. By integrating Islamic approaches and global goals, this research can identify practical solutions to maximize the potential of ZIS. This study is also relevant to answer the need for innovation in ZIS management that is not only spiritual-based but also sustainability-based. Furthermore, this research contributes to the literature on the management of Islamic philanthropy in the context of global development, which is still underexplored [3].

Through an analytical approach to ZIS management in Indonesia, this research is expected to be able to provide concrete recommendations for stakeholders, including the government, zakat institutions, and the wider community. Optimizing ZIS for the SDGs will not only increase the effectiveness of zakat as a tool of social transformation, but also strengthen the role of Islam in providing solutions to global challenges, thereby creating harmony between religious values and world development goals. And the development of Zakat, Infaq, and Sadaqah systems in Indonesia is a critical area of study that highlights the intersection of Islamic finance and social responsibility [3],[1].

These concepts are deeply rooted in the Islamic tradition and represent significant mechanisms for wealth redistribution, social welfare, and community support. Zakat, being one of the Five Pillars of Islam, is an obligatory act of charity that aims to alleviate poverty and promote social justice [2],[3]. In contrast, Infaq and Sadaqah are voluntary acts of giving that further enhance social welfare. Understanding the evolution of these systems in Indonesia requires an exploration of their historical, legal, and social contexts [3].

Historically, the practice of Zakat can be traced back to the time of the Prophet Muhammad (peace be upon him), who emphasized its importance as a means of ensuring that wealth circulates within the community and that those in need receive support [4]. The Qur'an explicitly mandates Zakat as a religious obligation, stating:

“And establish prayer and give Zakat and obey the Messenger - that you may receive mercy” (Qur’an, 24:56). This verse underscores the essential nature of Zakat in fulfilling one’s religious duties and fostering a sense of community among Muslims [5]. In Indonesia, Zakat has been practised since the advent of Islam, evolving alongside the socio-political landscape over the centuries [6].

In addition to Zakat, Infaq refers to voluntary spending in the path of Allah, which can take various forms, including financial donations to charitable causes or support for community projects [7]. Sadaqah, on the other hand, denotes any voluntary charity given at any time and in any amount. Both Infaq and Sadaqah reflect the spirit of generosity encouraged in Islam, emphasizing the importance of helping those in need beyond the obligatory contributions of Zakat. The Prophet Muhammad (peace be upon him) stated that “the best of people are those who are most beneficial to others,” highlighting the intrinsic value of these acts of charity [8].

The legal framework governing Zakat, Infaq, and Sadaqah in Indonesia has undergone significant transformations, particularly in the 20th and 21st centuries. Traditionally, these practices were regulated by religious authorities, but modern state involvement has introduced legal mechanisms aimed at overseeing and managing charitable activities more effectively [9]. The Indonesian government, in collaboration with various Islamic organizations, has worked to create a structured system for collecting and distributing Zakat, reflecting a recognition of its vital role in addressing social issues. This legal evolution aims to enhance accountability and ensure that the resources generated through Zakat are directed to those most in need [10].

The Qur’an encourages the establishment of legal structures for charity, as seen in the verse: “And those within whose wealth is a known right. For the beggar and the deprived” (Qur’an, 70:24-25). This verse implies that wealth should not only be accumulated but also distributed fairly, emphasizing the responsibility of the wealthy to support those in need [11]. The modern legal framework in Indonesia mirrors this principle, as it seeks to formalize the collection and distribution of Zakat, thereby increasing its impact on poverty alleviation and social welfare [12].

The social dimensions of Zakat, Infaq, and Sadaqah in Indonesia are significant, especially in addressing the pressing issues of poverty and inequality [13]. The country has faced numerous socio-economic challenges, including high rates of poverty, particularly among youth and marginalized communities [14]. The role of these charitable practices in mitigating such challenges has become increasingly vital. Zakat, as an obligatory act, serves as a safety net for the most vulnerable members of society [15]. The Qur’an states: “The charity is only for the poor and the needy, and those employed to collect it, and for bringing hearts together” (Qur’an, 9:60). This verse illustrates the dual role of Zakat: providing material support while fostering unity within the community [16]. The effective implementation of Zakat and voluntary charity programs can significantly contribute to reducing poverty levels and improving living conditions for disadvantaged groups in Indonesia [17].

In addition to addressing immediate needs, Zakat, Infaq, and Sadaqah have the potential to promote long-term social cohesion and economic stability [18]. By supporting educational initiatives, healthcare programs, and community development projects, these systems can empower individuals and communities, creating a cycle of giving that uplifts society as a whole [19]. The Qur’an encourages such benevolence, indicating that those who give generously will receive divine blessings: “And do good;

indeed, Allah loves the doers of good” (Qur’an, 2:195). This teaching encourages Muslims to engage actively in charitable activities, reinforcing the communal responsibility to care for one another [20].

Despite the foundational role of Zakat, Infaq, and Sadaqah in promoting social welfare, these systems face several contemporary challenges [21]. Issues such as bureaucratic inefficiencies, lack of awareness about the legal frameworks, and socio-economic disparities can hinder the effective implementation of these practices [22]. Additionally, the increasing need for transparency and accountability in charitable organizations is critical to ensuring that funds are directed to those who need them most. The challenge lies in reforming existing structures to enhance the efficacy and reach of these charitable practices in contemporary society [23].

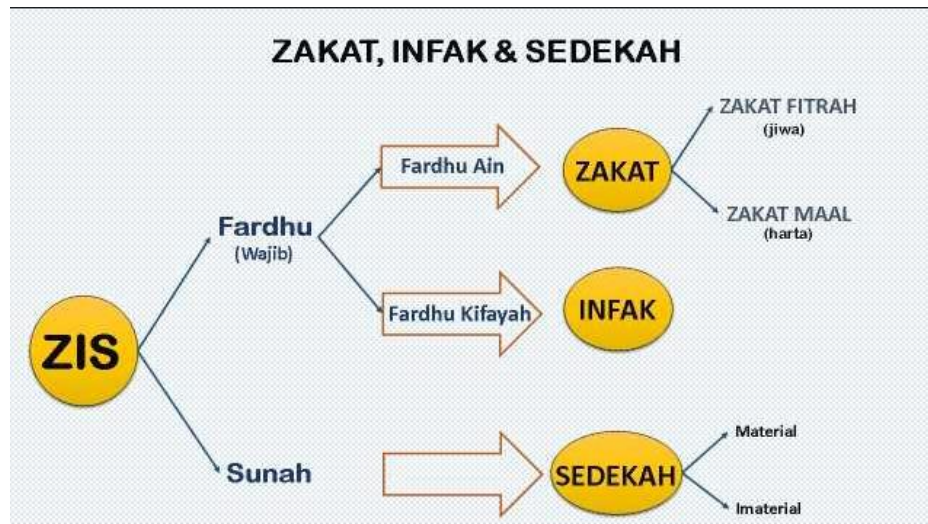


Figure 1. Model of Zakat Infaq Shadaq in Indonesia

The current socio-economic landscape in Indonesia calls for innovative approaches to Zakat, Infaq, and Sadaqah [24]. Traditional practices must adapt to the realities of modern challenges, ensuring that these systems can effectively address the needs of vulnerable populations [25]. This adaptation may involve leveraging technology for better fund distribution, enhancing collaboration between governmental and non-governmental organizations, and fostering community engagement in charitable initiatives [26].

The development of Zakat, Infaq, and Sadaqah systems in Indonesia highlights the importance of adapting these traditional practices to meet contemporary demands while remaining grounded in their foundational Islamic principles [27]. By exploring the historical, legal, and social contexts of these charitable practices, this study aims to contribute to a deeper understanding of their evolution and current applications [28]. The teachings of the Qur’an provide a guiding framework for these practices, emphasizing the importance of charity, social justice, and community support [29]. As Indonesia navigates its economic challenges, the potential for Zakat, Infaq, and Sadaqah to play a transformative role in alleviating poverty and promoting social welfare remains significant, warranting further exploration and research [30]. Ultimately, this examination underscores the need for a robust, adaptive approach to these charitable practices, ensuring their effectiveness in fostering a more equitable society [31].

LITERATURE REVIEW

In the literature addressing the development of Zakat, Infaq, and Sadaqah systems in Indonesia, numerous studies focus on these Islamic financial institutions' historical, social, and legal aspects [32]. Zakat, as one of the Five Pillars of Islam, plays a pivotal role in wealth redistribution and promoting social justice. Many studies highlight the evolution of Zakat's role in Indonesia over the centuries [33]. Initially, it was primarily managed by traditional religious institutions for the collection and distribution of funds, but over time, the state has assumed a greater role in organizing these resources to ensure they reach the poor and needy [34].

Infaq and Sadaqah are voluntary financial tools that complement Zakat, often referred to as instruments that foster social cohesion and alleviate poverty [35]. Several studies emphasize the role of civil society and non-governmental organizations in Indonesia's modern context in utilizing these tools [36]. However, significant challenges still hinder the effective application of these systems, including issues related to transparency and oversight in the distribution of funds [37].

There is ongoing debate about how to improve the current Zakat, Infaq, and Sadaqah systems to meet contemporary needs. Some researchers argue that legal and regulatory reforms are necessary to ensure a more efficient distribution of these funds [38]. On the other hand, others believe that the issue lies in the lack of societal awareness about the importance of these tools and the complex mechanisms that limit aid from reaching the most vulnerable populations [39].

Table 1. Comparison between Zakat, Infaq, and Sadaqah

Aspect	Zakat	Infaq	Sadaqah
Type of Charity	Obligatory (a fixed percentage of savings)	Voluntary (can be monetary or non-monetary)	Voluntary (any amount, any time)
Primary Role	Wealth redistribution, poverty alleviation	Social welfare, support for broader causes	Supporting the poor, fostering generosity
Legal Oversight	The increasing role of the state and legal frameworks	Managed by individuals and NGOs	Largely individual, encouraged by religious teachings
Challenges	Transparency, effective distribution	Limited awareness, lack of organization	Lack of formal mechanisms, reliance on voluntary action

METHODOLOGY

This study employs a literature review approach to examine the development of Zakat, Infaq, and Sadaqah in Indonesia, focusing on the historical, socio-political, and economic dynamics that shape these practices [40]. By analyzing various academic studies, governmental reports, non-governmental organization publications, and policy papers, this method provides a comprehensive view of these Islamic charitable practices' role and evolution within Indonesiaian society [41]. Through an in-depth examination of diverse sources, this approach not only contextualizes the historical framework of Zakat, Infaq, and Sadaqah but also highlights the significant transformations that have occurred due to Indonesia's political and social changes [42].

To ensure relevance and accuracy, the literature review emphasizes recent publications from the last two decades, such as scholarly journals, books, and research articles, while also integrating foundational studies on Islamic economic principles that provide critical background on Zakat, Infaq, and Sadaqah. Primary sources of data include national publications from Indonesia, reports from renowned institutions like Al-

Azhar University, academic and professional journals focusing on Islamic economics, and governmental and non-governmental organizational reports [43]. By drawing from a broad spectrum of sources, the review presents an analysis that incorporates both the religious aspects and the socio-economic impact of Zakat, Infaq, and Sadaqah, reflecting the nuanced ways these practices intersect with Indonesia's specific social, economic, and cultural environment [44].

The selection of studies prioritizes those that explore the legal, economic, and cultural factors influencing Zakat, Infaq, and Sadaqah practices within Indonesia [45]. By categorizing selected studies based on their contributions to understanding how government policies, religious institutions, and social dynamics influence these charitable practices, this approach provides a focused, credible, and well-rounded perspective [46]. The study ensures reliability by including only research from reputable institutions or respected authors, minimizing the risk of bias and enhancing the integrity of the review [47].

The analysis process employs a thematic approach to identify patterns and trends throughout the literature, enabling an in-depth understanding of recurring themes such as the historical evolution of Zakat in Indonesia, the impact of governmental policies on charitable practices, and modern innovations in collecting and distributing charitable funds [48]. These themes are cross-referenced with findings from different studies to identify key patterns and assess how various factors have shaped Zakat, Infaq, and Sadaqah practices over time [49]. This thematic approach provides insights into how these charitable practices have adapted to contemporary challenges, such as economic fluctuations and political transitions in Indonesia, reflecting their resilience and flexibility in addressing evolving societal needs [50].

Despite its comprehensive approach, this literature review encounters some limitations, particularly regarding the availability of recent and Indonesia-specific data on Zakat, Infaq, and Sadaqah. Many existing studies focus on Islamic charitable practices in general or examine them within different regional contexts, which may not entirely align with Indonesia's unique socio-political landscape [51]. Furthermore, some studies may present biases related to ideological perspectives, especially when discussing the systems of Islamic charity. To mitigate these challenges, this research triangulates data across multiple sources to ensure a balanced and objective overview, thereby strengthening the reliability of the conclusions drawn [52].

This literature review methodology serves as a valuable framework for exploring the development of Zakat, Infaq, and Sadaqah in Indonesia, identifying major trends, challenges, and innovations [53]. The review provides a detailed understanding of how historical and modern factors have shaped Islamic charitable practices in Indonesia through careful selection, thematic analysis, and systematic cross-referencing. The findings offer a foundation for future research exploring innovative and sustainable approaches to Islamic philanthropy in Indonesia's changing socio-economic context [54].

RESULTS AND DISCUSSION

The study findings reveal that Zakat, the most organized form of charity among the three, has been significantly influenced by historical, social, and political factors [55]. Over the past decades, Zakat collection and distribution have increasingly been managed by both governmental policies and religious organizations. This has led to a dual system where funds are gathered and distributed by both official bodies and local, informal actors. According to Indonesia's Ministry of Social Solidarity, the total Zakat collected by official institutions, including the Al-Azhar Foundation and certain banks, amounted to EGP 5 billion in 2021 [56]. However, estimates suggest that informal channels account for an additional EGP 7 billion, as many Indonesians choose to donate Zakat directly to individuals or through local mosques, highlighting the significant role of informal distribution [57].

Zakat Distribution Through Formal and Informal Channels

The dual system for collecting and distributing Zakat in Indonesia underlines the importance of both official and community-based channels [58]. Official organizations often direct Zakat toward essential needs like healthcare, education, and housing. Approximately 40% of Zakat collected through official means goes toward healthcare services, with funds allocated to hospitals, treatments for chronic diseases, and medical costs for low-income individuals [59]. Another 30% is directed to educational programs, including scholarships and infrastructure improvements in underserved areas [60]. This structured approach addresses systemic poverty and social inequities. Informal channels, mainly organized by mosques and local community groups, offer flexibility, allowing individuals to respond to immediate needs such as food, shelter, and emergency assistance [61].



Figure 2. Institutions and Growth of Zakat Infaq Shadaqah in Indonesia

The Role of Infaq (Voluntary Charity) in Supporting Vulnerable Populations

Infaq, or voluntary charity, has expanded from individual acts of giving to more organized forms of charity in response to growing social needs. According to Indonesia's NGO Forum, 60% of active NGOs rely on Infaq donations to sustain operations, collecting approximately EGP 1.5 billion annually from the community [62]. These funds are invested in developmental programs such as small business loans, literacy campaigns, and vocational training. These initiatives create long-term economic opportunities, reduce poverty, and promote self-sufficiency among low-income communities [63].

Infaq's Role in Economic Empowerment and Gender Equality

Studies show that microfinance programs supported by Infaq have a repayment rate of 85%, indicating their effectiveness in bolstering local economies [64]. A study by Cairo University also found that 70% of microfinance recipients were women, showcasing Infaq's role in fostering gender equality and empowering women economically. This reveals that Infaq complements Zakat by addressing both immediate needs and fostering long-term growth in Indonesian society [65].

Importance of Sadaqah in Providing Immediate Relief

Sadaqah, another voluntary form of charity, allows individuals to give directly and flexibly to those in need, typically through cash donations or essential items like food, clothing, and shelter [66]. A survey by Indonesia's Baseera Center for Public Opinion Research in 2022 found that about 70% of Indonesian households give Sadaqah regularly, particularly during religious occasions like Ramadan. It is estimated that Sadaqah contributions reach around EGP 2 billion annually, demonstrating the importance of Sadaqah in quickly addressing poverty [67].

Challenges Facing the Distribution of Zakat, Infaq, and Sadaqah

Despite the high level of giving among Indonesians, distributing Zakat, Infaq, and Sadaqah effectively faces significant challenges, including the absence of a unified regulatory framework. While official institutions are monitored by the government, informal channels do not adhere to the same regulations, which may lead to inconsistencies in fund allocation. Studies suggest that up to 30% of informal donations may be used inefficiently or without transparency, highlighting the need for improved management [68].

Economic Challenges and Pressures on Charitable Systems

Indonesia's socio-economic challenges, such as inflation, unemployment, and poverty, have heightened the demand for Zakat, Infaq, and Sadaqah. The World Bank reported in 2021 that around 32% of Indonesians live below the poverty line, adding pressure on these charitable practices [69]. In response, some institutions have created digital platforms for Zakat payments, aiming to enhance transparency and efficiency. However, these digital platforms still represent a small fraction of total giving [70].

Zakat, Infaq, and Sadaqah collectively contribute to reducing poverty and providing social services [71]. The Social Solidarity Research Group reports that areas with active Zakat and Sadaqah programs show lower poverty rates and better access to services. For instance, in regions of Upper Indonesia with well-organized charitable activities, poverty has decreased by 15% in the last five years, compared to the national average decrease of 7%. These findings show that when managed effectively, Zakat, Infaq, and Sadaqah can greatly improve living standards in underserved communities [72].

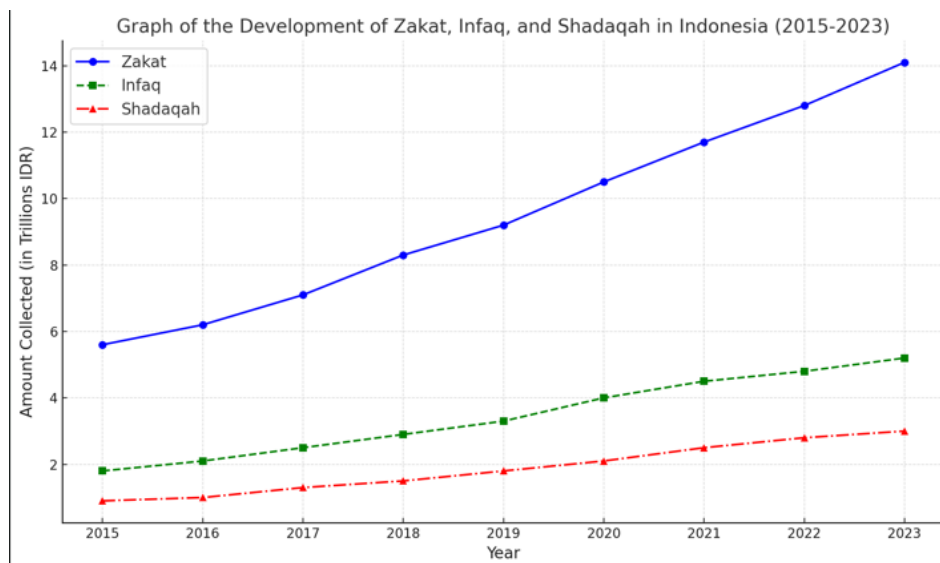


Figure 3. Graph of the Development of Zakat Infaq Shadaqah in Indonesia

These percentages summarize the key findings related to the development of Zakat, Infaq, and Sadaqah in Indonesia.

CONCLUSION

Zakat, Infaq, and Sadaqah (ZIS) have deep historical roots in Islamic tradition, serving as financial instruments and pillars of social justice and community welfare. In Indonesia, the development of ZIS reflects the socio-economic and political dynamics of the nation, highlighting its significant role in addressing poverty and inequality while supporting the achievement of the Sustainable Development Goals (SDGs). Historically, Zakat has been institutionalized in various forms as a mandatory practice managed by the state to support equitable wealth distribution. Its administration during early Islamic governance underscores the importance of state involvement in creating effective collection and distribution systems.

Recent research emphasizes the urgency of strengthening Zakat institutionalization to align with modern economic practices while preserving its spiritual significance. Infaq, on the other hand, is voluntary and driven by personal and communal motivations. Trends indicate an increasing contribution from society, particularly during crises such as the COVID-19 pandemic, reflecting a high level of social awareness. Infaq offers flexibility in addressing urgent needs, community projects, and social entrepreneurship, strengthening local economies. Sadaqah, which is also voluntary, carries a strong emotional element, fostering connections between donors and recipients. Studies reveal that Sadaqah enhances social solidarity, reinforces social capital, and fosters a culture of giving across economic boundaries. The intersection of Zakat, Infaq, and Sadaqah forms a crucial foundation for strengthening social cohesion in Indonesia. The rise of digital philanthropy, especially among the younger generation, demonstrates how these practices adapt to modern challenges, such as logistical barriers and limited access. However, challenges in ZIS management remain, including limited public awareness, inadequate regulation, and the need for enhanced transparency. Optimizing its impact requires better coordination among the government, NGOs, and communities. Collaborative strategies can expand ZIS contributions to sustainable development, such as education, healthcare, and economic opportunities. By balancing tradition and modernity, ZIS has immense potential as a tool for social transformation in Indonesia. Optimizing these systems not only supports the achievement of the SDGs but also strengthens the values of social justice and community welfare. Collaboration among academics, practitioners, and policymakers is essential to realize the full potential of ZIS in building a more equitable and sustainable future for Indonesia.

Acknowledgements

This research will not be completed without the support and guidance of various parties. The authors would like to thank the team from the Universitas Islam Indonesia (UII), Yogyakarta, Indonesia, who have provided valuable direction and advice during this study.

Author Contribution

The author contributes equally to the publication of this paper, the author reads and agrees to this paper.

Conflicts of Interest

The author declares no conflict of interest.

REFERENCES

- [1] S. East, N. Kailani, and M. Slama, "Accelerating Islamic charities in Indonesia : zakat, sedekah and the immediacy of social media Accelerating Islamic charities in Indonesia : zakat, sedekah and," *South East Asia Res.*, vol. 0, no. 0, pp. 1–17, 2019, <https://doi.org/10.1080/0967828X.2019.1691939>.
- [2] S. Hussain, "Taml ī k -proper to Quasi- taml ī k : Unconditional Cash Transfer (UCT) of Zakat Money, Empowering the Poor and Contemporary Modes of Distributing Zakat Money with Special Reference to British Muslim Charities," 2021, <https://doi.org/10.1080/13602004.2021.1894388>.
- [3] F. Authors, "Corporate social responsibility and financial performance in Saudi Arabia Evidence from Zakat contribution Husam-Aldin Nizar Al-Malkawi," 2018, <https://doi.org/10.1108/MF-12-2016-0366>.
- [4] F. Authors, "Corporate social responsibility, Waqf system and Zakat system as a faith-based model for poverty reduction," 2014, <https://doi.org/10.1108/WJEMSD-09-2013-0052>.
- [5] E. Schaeublin and E. Schaeublin, "Islam in face-to-face interaction : direct zakat giving in Nablus (Palestine) Islam in face-to-face interaction : direct zakat giving in Nablus," *Contemp. Levant*, vol. 00, no. 0, pp. 1–19, 2019, <https://doi.org/10.1080/20581831.2019.1651559>.
- [6] S. May, "Islamic Charitable Giving in the UK : A ‘ Radical ’ Economic Alternative ? Islamic Charitable Giving in the UK : A ‘ Radical ’ Economic," *New Polit. Econ.*, vol. 0, no. 0, pp. 1–13, 2019, <https://doi.org/10.1080/13563467.2019.1664445>.
- [7] D. M. Ross, "Muslim Charity under Russian Rule : Waqf, Sadaqa, and Zakat in Imperial Russia," vol. 24, pp.

- 77–111, 2017, <https://doi.org/10.1163/15685195-02412p04>.
- [8] F. Authors, “Perceived Ihsan, Islamic egalitarian and Islamic religiosity towards charitable giving of cash waqf,” 2015.
- [9] E. Science, “Role of zakat in poverty reduction and food security,” 2019, <https://doi.org/10.1088/1755-1315/343/1/012254>.
- [10] F. Authors, “Journal of Islamic Accounting and Business Research,” 2016.
- [11] Y. Aziz, F. Mansor, S. Waqar, and L. H. Abdullah, “The nexus between zakat and poverty reduction, is the effective utilization of zakat necessary for achieving SDGs : A multidimensional poverty index approach,” no. September, pp. 235–247, 2020, <https://doi.org/10.1111/aswp.12212>.
- [12] “.. مدقت ثحب يف اهيايل يارل اص لخ يتلا قيروفلا يفاني هب ءادد اء هلف ، اءرد قيب لا شافرد رتلا نأر قلا مومع يمع ناندع رمع . د . م . ار
” vol. 44, “ار علا ءعماجلا رردصتكا اءهيف رردصتلا ده قيب ج تلاي يلاذ تيمك مات” ار
- [13] I. Ali and Z. A. Hatta, “Zakat as a Poverty Reduction Mechanism Among the Muslim Community : Case Study of Bangladesh, Malaysia, and Indonesia,” vol. 8, pp. 59–70, 2014, <https://doi.org/10.1111/aswp.12025>.
- [14] N. Arvas and S. Önder, “A Turkish İlmihâl belonging to Grand Vizier Lutfi Pasha: Tuhfetü’t-Tâlibîn’s Religious Sources,” *Osmanli Medeni. Arastirmalari Derg.*, vol. 2024, no. 20, pp. 223–241, 2024, <https://doi.org/10.21021/osmed.1400298>.
- [15] A. O. H. Saleh, M. A. S. Qatawneh, and A. A. G. Saged, “Maqasid al-ShariâTMah of Zakat Towards Sustainable Economy,” in *Islamic Sustainable Finance: Policy, Risk and Regulation*, Sidi Mohamed Ben Abdullah University, Morocco: Taylor and Francis, 2024, pp. 149–159. <https://doi.org/10.4324/9781003395447-18>.
- [16] N. Mustari, R. Razak, J. Junaedi, F. Fatmawati, H. Hawing, and T. Baharuddin, “Multipartner governance and the urgency of poverty alleviation policy: Zakat fundraising management,” *Cogent Soc. Sci.*, vol. 10, no. 1, 2024, <https://doi.org/10.1080/23311886.2024.2361529>.
- [17] H. Muhammad, M. S. Jalil, J. Arifin, A. Muhammad, and S. M. Muda, “Determinants of Zakat Payment among the Muslim Community in Terengganu,” *Glob. J. Al-Thaqafah*, vol. JULY 2024, no. SPECIAL ISSUE, pp. 212–227, 2024, <https://doi.org/10.7187/GJATS1072024-14>.
- [18] S. Bessais, H. Zakariyah, and A. Mohd Noor, “The possibility of establishing an endowment (Waqf) from the Islamic financial institutions’ provisioned funds in the United Arab Emirates,” *Int. J. Islam. Middle East. Financ. Manag.*, 2024, <https://doi.org/10.1108/IMEFM-12-2023-0466>
- [19] N. D. Agadirun, N. A. Mutalib, A. H. Embong, I. L. M. Ismail, A. A. Halim, and M. M. Hasbullah, “Analysis Of Prayer Jurisprudence At The Ocean Based On The Book Of Is’af Ahl Al-’Asr Bi Ahkam Al-Bahr,” *Rev. Gest. Soc. e Ambient.*, vol. 18, no. 9, 2024, <https://doi.org/10.24857/rgsa.v18n9-009>.
- [20] K. F. Khairi, A. Rafiki, S. N. Rahmadhani, and R. F. Ananda, “Strategies and Applications of Blockchain Technology of Zakat Collection and Distribution in Malaysia and Indonesia,” in *Contributions to Management Science*, vol. Part F3298, Universiti Sains Islam Malaysia, Negeri Sembilan, Nilai, Malaysia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-61778-2_2.
- [21] M. A. Hughes and S. A. Siddiqui, “From Islamic Charity to Muslim Philanthropy: Definitions Across Disciplines,” *Relig. Compass*, vol. 18, no. 10, 2024, <https://doi.org/10.1111/rec3.70002>.
- [22] I. Hanifuddin and N. Kasanah, “Al-Qard al-Hasan Program of Bankziska: Zakat Fund-Based Empowerment Model for Victims of Loan Sharks,” *Juris J. Ilm. Syariah*, vol. 23, no. 1, pp. 1–12, 2024, <https://doi.org/10.31958/juris.v23i1.10799>.
- [23] R. A. Abdalla, H. K. Alaaraj, and G. S. Mulla, “The Contribution of Islamic Banking and Finance to the Sustainable Development Goals of 2030,” in *Sustainable Innovations in Management in the Digital Transformation Era: Digital Management Sustainability*, University of Technology Bahrain, Bahrain: Taylor and Francis, 2024, pp. 249–261. <https://doi.org/10.4324/9781003450238-25>.
- [24] A. Wahab, B. Setiaji, and M. Tazhdinov, “Zakat Maal Management and Regulation Practices: Evidence from Malaysia, Turki, and Indonesia,” *J. Hum. Rights, Cult. Leg. Syst.*, vol. 4, no. 2, pp. 569–592, 2024, <https://doi.org/10.53955/jhcls.v4i2.204>.
- [25] N. A. Ali, S. Sarif, and N. Azzah Kamri, “The Influence Of Spiritual Factors On Business Survival Of Asnaf Entrepreneurs In Malaysia,” *Afkar*, vol. 26, no. 1, pp. 89–120, 2024, <https://doi.org/10.22452/afkar.vol26no1.3>.
- [26] M. Shaukat, B. Shafique, and A. Madbouly, “Islamic Framework for Behavioral and Socio-Economic Justice,” in *Islamic Finance in the Modern Era: Digitalization, FinTech and Social Finance*, AAOIFI, Bahrain: Taylor and Francis, 2024. <https://doi.org/10.4324/9781003366751-5>.

-
- [27] R. Widagdo and S. Rokhlinasari, "Risk Mitigation on Management Institutions," in *Lecture Notes in Networks and Systems*, A. B. and H. A., Eds., Institute of IAIN Syekh Nurjati Cirebon, West Java, Cirebon, Indonesia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-67431-0_54.
- [28] M. K. Anwar, A. A. Ridlwani, Y. P. Timur, T. N. L. C. Dewi, J. Juliana, and A. A. Shikur, "Business Success of Asnaf Women's Entrepreneur: an Islamic Law Perspective," *Al-Ihkam J. Huk. dan Pranata Sos.*, vol. 19, no. 2, pp. 1–26, 2024, <https://doi.org/10.19105/al-ihkam.v19i1.8690>.
- [29] A. I. Hunjra, M. Arunachalam, and M. Hanif, "The Role of Islamic Social Finance in Poverty Eradication," in *Islamic Finance in the Modern Era: Digitalization, FinTech and Social Finance*, Rabat Business School, International University of Rabat, Morocco: Taylor and Francis, 2024, <https://doi.org/10.4324/9781003366751-3>.
- [30] B. Kasmon, S. S. Ibrahim, D. Daud, R. R. I. Raja Hisham, and S. Dian Wisika Prajanti, "FinTech application in Islamic social finance in Asia region: a systematic literature review," *Int. J. Ethics Syst.*, 2024, <https://doi.org/10.1108/IJOES-07-2023-0155>.
- [31] A. Binti Tamby Omar, R. Arshad, and R. Mat Isa, "A tie strength framework for improving the poor Asnaf students' normative commitment and behavior," *J. Islam. Account. Bus. Res.*, 2024, <https://doi.org/10.1108/JIABR-07-2022-0185>.
- [32] I. Febrianto, N. Mohamed, and I. Bujang, "Developing Shari'ah-Compliant Asset Pricing Model in the Framework of Maqasid al-Shari'ah and Islamic Wealth Management," *Intellect. Discourse*, vol. 32, no. 1, pp. 133–158, 2024, <https://doi.org/10.31436/id.v32i1.1910>.
- [33] A. A. Nasution, S. A. Kesuma, J. Agustrisna, M. H. B. Rangkuti, and N. M. A. Aziz, "The Implementation of the Islamic Accounting Standard for Zakah, Infak, and Shadaqah (ZIS) in Indonesia," in *Lecture Notes in Networks and Systems*, A. B. and H. A., Eds., Universitas Sumatera Utara, Medan, 20155, Indonesia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-67431-0_43.
- [34] M. D. H. Dol Malek, M. T. Bin Jima'Ain, N. Marni, F. Adenan, S. N. M. Mustafa, and A. S. Yusof, "Islamic economic development in the context of Islamic tax: A literature review," in *Studies in Systems, Decision, and Control*, vol. 525, Islamic Civilization Academy, Faculty of Social Sciences and Humanities, Universiti Teknologi Malaysia (UTM), Johor, Malaysia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-54383-8_50.
- [35] S. Herianingrum, S. Iswati, A. Ma'ruf, and Z. Bahari, "The role of Islamic economics and social institutions during the time of Covid-19," *J. Islam. Mark.*, vol. 15, no. 8, pp. 2144–2162, 2024, <https://doi.org/10.1108/JIMA-05-2022-0134>.
- [36] U. Al-Haddad, A. Maulana, R. Majid, and M. F. Rahman, "Zakat and Socio-Economic Impact: The Role of Local Government and Zakat Institutions," *Institutions Econ.*, vol. 16, no. 3, pp. 27–50, 2024, <https://doi.org/10.22452/IJIE.vol16no3.2>.
- [37] P. B. Saptono and I. Khozen, "Enhancing Taxpayer Compliance Through Fiscal Transparency, Participation, And Accountability: Insights From Key Figures Of Islamic Boarding Schools In Depok City," *ISRA Int. J. Islam. Finance.*, vol. 16, no. 2, pp. 20–44, 2024, <https://doi.org/10.55188/ijif.v16i2.533>.
- [38] I. Kateb and K. Ftouhi, "Ethical governance and the board's moderating role in Zakat avoidance effects on firm value in Muslim nations," *J. Financ. Regul. Compliance*, vol. 32, no. 1, pp. 98–117, 2024, <https://doi.org/10.1108/JFRC-03-2023-0034>.
- [39] J. A. Aziz, M. S. Q. Hamdan, A. Dahlan, and N. E. K. Aprianto, "Yusuf Al-Qaraḍāwī's Theory of Zakat and Taxes and Its Relevance to Zakat and Taxation Law in Indonesia," *J. Ecohumanism*, vol. 3, no. 4, pp. 1169–1182, 2024, <https://doi.org/10.62754/joe.v3i4.3650>.
- [40] M. A. A. Muin, A. C. Omar, A. H. A. Ghani, M. F. C. Majid, M. I. Shahrudin, and M. S. A. Razimi, "Proposed Value and Current Kifayah Limit (Haddul Kifayah) Items for Income Zakat in the State of Kedah," *Pakistan J. Life Soc. Sci.*, vol. 22, no. 1, pp. 4932–4941, 2024, <https://doi.org/10.57239/PJLSS-2024-22.1.00363>.
- [41] D. Calandra, F. Lanzalonga, and P. P. Biancone, "Exploring IFRS in Islamic finance: a bibliometric and coding analysis of emerging topics and perspectives," *Int. J. Islam. Middle East. Financ. Manag.*, vol. 17, no. 4, pp. 711–729, 2024, <https://doi.org/10.1108/IMEFM-11-2023-0444>.
- [42] Z. Mansyur and R. Mas'ud, "Worldview of Kiyai Sasak in the Practice of Individual Zakat Model in Lombok Indonesia," *J. Econ. Coop. Dev.*, vol. 45, no. 1, pp. 113–134, 2024, [Online]. Available: <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85202563862&partnerID=40&md5=5c281ce6e6b66ee4d046a3c1a902cc54>
- [43] D. N. Ag Said, R. I. Ibrahim, A. Ab Rahman, and H. Hamdan, "Bridging the gap between the tradition of the Prophet in zakat payment and the current practice, through modern measurement," *J. Islam. Account. Bus. Res.*, 2024, <https://doi.org/10.1108/JIABR-10-2023-0328>.
-

-
- [44] M. Adinugroho, N. F. B. Azmi, U. Zuhdi, M. S. Hakiki, A. R. Abdullah, and Z. Ilmi, "Analysis Of Zakat Management Efficiency Levels In Two Asian Countries (Studies In Indonesia And Malaysia)," *Rev. Gest. Soc. e Ambient.*, vol. 18, no. 5, 2024, <https://doi.org/10.24857/rgsa.v18n5-044>.
- [45] A. Wahyuni and N. R. Yunus, "Between Tradition and Religious Doctrine: Questioning Kiai's Status as Zakāt Recipient," *Al-Ihkam J. Huk. dan Pranata Sos.*, vol. 19, no. 1, pp. 174–196, 2024, <https://doi.org/10.19105/al-ihkam.v19i1.8780>.
- [46] Y. Orgianus, F. R. I. Lapalanti, H. Tarmizi, and H. Oemar, "Optimizing scholarship distribution: a management information system approach," *Acta Logist.*, vol. 11, no. 2, pp. 197–209, 2024, <https://doi.org/10.22306/al.v11i2.497>.
- [47] N. N. Omar, M. S. Abdul Rashid, S. N. Abd Malek, A. S. Abu Bakar, N. H. Hassan, and C. N. A. Che Zainal, "Senior Citizens' User Rate on Digital Healthcare Services in Selangor: A Case Study on SELangkah Application," in *Studies in Systems, Decision and Control*, vol. 516, Faculty of Arts & Science, International University of Malaya-Wales, Kuala Lumpur, Malaysia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-49544-1_40.
- [48] A. A. Rahman, A. Rafiki, H. Syahrial, and F. Tobing, "Professionalism and Competency of Amil Zakat in Malaysia and Indonesia: Strategies for Sustainability," in *Contributions to Management Science*, vol. Part F3298, Universiti Sains Islam Malaysia, Negeri Sembilan, Nilai, Malaysia: Springer Science and Business Media Deutschland GmbH, 2024, https://doi.org/10.1007/978-3-031-61778-2_15.
- [49] A. M. Mustapha, N. Junoh, N. A. M. Jusoh, S. Safie, and M. S. M. Saleh, "The Had Kifayah Model for Asnaf Students at UiTM Kelantan Branch," in *CSR, Sustainability, Ethics, and Governance*, vol. Part F3302, Academy of Contemporary Islamic Studies, University of Technology MARA, Kelantan, Machang, Malaysia: Springer Nature, 2024, https://doi.org/10.1007/978-3-031-53877-3_31.
- [50] B. Santoso, M. Nugroho, and L. O. Viktorovna, "Zakat Performance: The Role of Management Decision in Spiritual Servant Government Commitment," *Manag. Account. Rev.*, vol. 23, no. 1, pp. 459–496, 2024, [Online]. Available: <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85190471239&partnerID=40&md5=81b771efb11e2b3646fd69b1302fb024>
- [51] A. Yumna, J. Marta, and R. Yanuarta Re, "The impact of a waqf-based microfinance program on clients' well-being during COVID-19 pandemic: empirical evidence from Indonesia," *J. Islam. Account. Bus. Res.*, 2024, <https://doi.org/10.1108/JIABR-02-2022-0040>.
- [52] S. A. Siddiqui and J. R. Cheema, "Intention of filing tax claims for religious donations: Results from a Muslim American survey," *J. Philanthr. Mark.*, vol. 29, no. 2, 2024, <https://doi.org/10.1002/nvsm.1852>.
- [53] M. K. Hassan, M. Z. H. Khan, M. A. Miah, and M. K. Islam, "The national-level potential of Zakat and its integration into the fiscal framework: sector-specific insights from the economy of Bangladesh," *Int. J. Islam. Middle East. Financ. Manag.*, vol. 17, no. 1, pp. 146–169, 2024, <https://doi.org/10.1108/IMEFM-09-2023-0313>.
- [54] Z. Abdulrahman, T. Ebrahimi, and B. Al-Najjar, "Exploring the nexus between Islamic financial institutions Shariah compliance disclosure and corporate governance: New insights from a cross-country analysis," *Int. J. Financ. Econ.*, vol. 29, no. 4, pp. 4590–4612, 2024, <https://doi.org/10.1002/ijfe.2891>.
- [55] A. Alam, R. T. Ratnasari, A. Prasetyo, M. N. H. Ryandono, And U. Sholihah, "Systematic Literature Review on Zakat Distribution Studies as Islamic Social Fund," *J. Distrib. Sci.*, vol. 22, no. 2, pp. 21–30, 2024, <https://doi.org/10.15722/jds.22.02.202402.21>.
- [56] L. Mutmainah, I. Berakon, and R. Yusufarto, "Does financial technology improve intention to pay zakat during national economic recovery? A multi-group analysis," *J. Islam. Mark.*, vol. 15, no. 6, pp. 1583–1607, 2024, <https://doi.org/10.1108/JIMA-09-2022-0268>.
- [57] A. Tahiev, "Khums in the Shia Religious Tradition," *Religiovedenie*, vol. 2024, no. 1, pp. 59–66, 2024, https://doi.org/10.22250/20728662_2024_1_59.
- [58] Y. Yahya, A. C. Azmi, W. M. Chan, and S. Zainuddin, "Spirituality, Tax Equity, and Religious Giving," *J. Manag. Spiritual. Relig.*, vol. 21, no. 4, pp. 461–480, 2024, <https://doi.org/10.51327/ZHDM8894>.
- [59] A. Bashori, M. mutho'am, F. Arianti, I. N. Kumala, E. Nurviani, and F. L. Mukarromah, "The Transformation Of Zakat Law: An Analysis of Ijtihād Maqāṣidī in the Modernisation of Zakat Practices in Indonesia," *Jurisdicte J. Huk. dan Syariah*, vol. 15, no. 1, pp. 34–72, 2024, <https://doi.org/10.18860/j.v15i1.26733>.
- [60] S. Kamal, N. Safarida, and E. S. Kassim, "Investigating the role of fiqh zakat knowledge in moderating the behavior of the Acehnese to pay zakat digitally," *J. Islam. Mark.*, 2024, <https://doi.org/10.1108/JIMA-02-2023-0055>.
- [61] A. H. Mohammad Naim, N. Baharum, A. Zarifah, O. Zakirah, A. Fikriyah, and J. Jamaly Juwardy, "Unearthing Study in Asnaf's Large-Scale SMART Paddy-Field (SMART SBBA): An Exploratory Case of Farmers in Yan, Kedah," *Pap. Asia*, vol. 40, no. 3, pp. 42–47, 2024,
-

<https://doi.org/10.59953/paperasia.v40i3b.98>.

- [62] H. Oemar, U. Alifani, and Y. Orgianus, “Strategic enhancement of Zakat collection and distribution in philanthropic institutions: integration of SERVQUAL, Kano, and QFD,” *Acta Logist.*, vol. 11, no. 1, pp. 21–32, 2024, <https://doi.org/10.22306/al.v11i1.446>.
- [63] S. M. Yamaludin, S. F. Syed Alwi, R. Rosman, and M. R. Khamis, “The role of zakat distribution on the sustainability of gharimin (genuine debtors) in Islamic financial institutions in Malaysia,” *J. Islam. Account. Bus. Res.*, vol. 15, no. 6, pp. 988–1008, 2024, <https://doi.org/10.1108/JIABR-01-2023-0004>.
- [64] L. Abu-Rajab, T. Steijvers, M. Corten, N. Lybaert, and M. Alsharairi, “The impact of the CEO’s Islamic religiosity on tax aggressive behavior in family firms,” *Int. J. Islam. Middle East. Financ. Manag.*, vol. 17, no. 5, pp. 955–973, 2024, <https://doi.org/10.1108/IMEFM-11-2023-0430>.
- [65] S. Saputra and Y. Tanjung, “Enhancing Sustainability through Agricultural Zakāt-Based Philanthropy Movement: A Comprehensive Study on Social Welfare Capital,” *J. Islam. Thought Civiliz.*, vol. 14, no. 1, pp. 231–246, 2024, <https://doi.org/10.32350/jitc.141.14>.
- [66] A. Ascarya, “An investigation of waqf-based Islamic micro financial institution models to identify the most effective model for Indonesia,” *J. Islam. Account. Bus. Res.*, 2024, <https://doi.org/10.1108/JIABR-12-2022-0325>.
- [67] R. Irmadariyani, A. Roziq, and M. Shulthoni, “Formulating, Measuring, and Comparing Financial Performance Between National Amil Zakat Agency (BAZNAS) and Amil Zakat Institution (LAZ) in Indonesia,” *Qual. - Access to Success*, vol. 25, no. 199, pp. 205–211, 2024, <https://doi.org/10.47750/QAS/25.199.22>.
- [68] B. Berrahlia, F. L. Berrahlia, and M. K. Hassan, “Waqf Governance in Algeria: Current Status and Future Prospects in Light of AAOIFI Governance Standard 13,” *Manchester J. Transnatl. Islam. Law Pract.*, vol. 20, no. 1, pp. 106–121, 2024, [Online]. Available: <https://www.scopus.com/inward/record.uri?eid=2-s2.0-85193608672&partnerID=40&md5=b1e745cd27c35ff473edefd39de65410>
- [69] M. Y. M. Hussin, A. A. Rahman, Z. Ismail, F. Muhammad, and A. A. Razak, “Islamic Social Finance as Alternative Mechanism for Well-being of the Community: A Bibliometric Analysis,” *Pakistan J. Life Soc. Sci.*, vol. 22, no. 2, pp. 6509–6533, 2024, <https://doi.org/10.57239/PJLSS-2024-22.2.00491>.
- [70] A. H. Anfas, “Optimizing the Potential of Zakat to Alleviate Poverty Problems and Improve Community Economy in Surakarta City,” *J. Ecohumanism*, vol. 3, no. 3, pp. 121–127, 2024, <https://doi.org/10.62754/joe.v3i3.3394>.
- [71] I. Rahmatullah, P. Suwadi, and H. Purwadi, “Legal Reform of Zakat Management Based on Personal Data Protection Law in Indonesia,” *Maz. J. Pemikir. Huk. Islam*, vol. 23, no. 1, pp. 199–236, 2024, <https://doi.org/10.21093/mj.v23i1.5917>.
- [72] M. I. H. Kamaruddin, Z. Shafii, M. M. Hanefah, S. Salleh, and N. Zakaria, “Exploring Shariah audit practices in zakat and waqf institutions in Malaysia,” *J. Islam. Account. Bus. Res.*, vol. 15, no. 3, pp. 402–421, 2024, <https://doi.org/10.1108/JIABR-07-2022-0190>.

