JILG: Journal of Islamic Law and Governance
Vol. 1, No. 1, June 2026, 41-52
Open Access: https://journal.bacaanmedia.id/index.php/jilg
Pubslihed by Bacaan Media

Governance of Zakat and Sadaqah in Realizing Islamic Social Justice

ARTICLE INFO

Article history:
Submitted: 16-05-2026;
Revision: 04-06-2026;
Accepted: 09-06-2026;
Published: 17-06-2026.

Author:
S.t. Aillul Rofikho[1], Sherly Rosada[2], Agni Dwi Hapsari Prabawati[3], Musa Al Kadzim[4], Moh. Iqbal Maulidy[5]

Affiliation:
[1,2,3,4]University of Jember, Indonesia
[5]Islamic University of Darul Ulum Lamongan, Indonesia

Email:
[1]*250810102056@mail.unej.ac.id*
[2]*250810102003@mail.unej.ac.id*
[3]*250810102008@mail.unej.ac.id*
[4]*musa.alkadzim@mail.unej.ac.id*
[5]*Iqbal.maulidy@uinjkt.ac.id*

ABSTRAK

Zakat dan sedekah merupakan instrumen utama filantropi Islam yang berfungsi tidak hanya sebagai bentuk ibadah, tetapi juga sebagai mekanisme untuk mewujudkan keadilan sosial dan meningkatkan kesejahteraan masyarakat. Penelitian ini bertujuan untuk menganalisis tata kelola zakat dan sedekah dalam mewujudkan keadilan sosial Islam melalui penerapan prinsip transparansi, akuntabilitas, amanah, dan distribusi yang berkeadilan. Penelitian menggunakan metode studi literatur dengan pendekatan deskriptif kualitatif dan komparatif yang bersumber dari Al-Qur'an, artikel ilmiah, buku, serta berbagai kajian terkait filantropi Islam. Hasil penelitian menunjukkan bahwa tata kelola zakat dan sedekah yang efektif mampu mengurangi ketimpangan sosial, meningkatkan kesejahteraan masyarakat, serta memberikan perlindungan bagi kelompok rentan melalui program pemberdayaan ekonomi, pendidikan, kesehatan, dan bantuan sosial. Selain itu, pemanfaatan teknologi digital telah meningkatkan efisiensi pengumpulan, pengelolaan, dan penyaluran dana sekaligus memperkuat transparansi dan kepercayaan publik terhadap lembaga filantropi Islam. Namun, digitalisasi juga memerlukan mekanisme pengawasan yang lebih kuat untuk menjamin akuntabilitas, mencegah penyalahgunaan dana, dan memastikan kepatuhan terhadap prinsip-prinsip syariah. Penelitian ini menyimpulkan bahwa penerapan tata kelola yang baik merupakan faktor penting dalam mengoptimalkan dampak sosial-ekonomi zakat dan sedekah serta memperkuat sistem kesejahteraan Islam yang inklusif, adil, dan berkelanjutan.

Kata Kunci: *Akuntabilitas; Filantropi Islam; Keadilan Sosial; Sedekah; Zakat*

ABSTRACT

Zakat and sadaqah are fundamental instruments of Islamic philanthropy that function not only as acts of worship but also as mechanisms for promoting social justice and socio-economic welfare. This study aims to examine the governance of zakat and sadaqah in realizing Islamic social justice through the principles of transparency, accountability, trustworthiness, and equitable distribution. The research employs a qualitative literature review method with descriptive and comparative approaches, drawing upon the Qur'an, scholarly articles, books, and relevant studies on Islamic philanthropy. The findings indicate that effective governance of zakat and sadaqah contributes significantly to reducing social inequality, improving community welfare, and protecting vulnerable groups through programs in economic empowerment, education, healthcare, and social assistance. Furthermore, the integration of digital technology has enhanced the efficiency of fund collection, management, and distribution while increasing public trust and institutional transparency. However, digital governance also requires stronger oversight mechanisms to ensure accountability, prevent misuse of funds, and maintain compliance with Islamic principles. The study concludes that the implementation of good governance practices is essential for maximizing the socio-economic impact of zakat and sadaqah and for strengthening an inclusive, equitable, and sustainable Islamic welfare system.

Keywords: Accountability; Islamic Philanthropy; Social Justice; Sadaqah; Zakat

INTRODUCTION

Zakat and sadaqah occupy a central position in the Islamic socio-economic system as instruments designed to promote social welfare, economic redistribution, and social justice (Dzilkhaira, 2025). Unlike conventional charitable practices that are often voluntary and humanitarian in nature, zakat represents a mandatory religious obligation for eligible Muslims and serves as an institutional mechanism for wealth redistribution within society. Sadaqah, although voluntary, complements the function of zakat by encouraging continuous acts of generosity and social solidarity (Sumarni et al., 2022; Mujib et al., 2024). Together, these instruments constitute the foundation of Islamic philanthropy and reflect Islam's commitment to reducing poverty, mitigating inequality, and strengthening social cohesion (Lusiana et al., 2024; Saputri, 2024; Rizqiyah et al., 2026). In contemporary Muslim societies, particularly in developing countries, zakat and sadaqah are increasingly recognized not only as religious obligations but also as strategic tools for addressing socio-economic challenges and supporting sustainable development initiatives.

The significance of zakat extends beyond individual piety and spiritual fulfillment. Islamic teachings position wealth as a trust (*amanah*) entrusted by God, which carries social responsibilities toward less fortunate members of society. Through the systematic collection and distribution of zakat, resources are transferred from those with economic surplus to those experiencing financial hardship, thereby fostering a more equitable distribution of wealth. This redistributive function distinguishes zakat from many conventional welfare mechanisms because it is grounded in both ethical obligations and religious accountability. Consequently, effective zakat governance has the potential to contribute substantially to poverty alleviation, social protection, and inclusive economic development (Hasibuan & Nasution, 2024; Ridwan et al., 2025; Mainaki et al., 2026). In countries with large Muslim populations, including Indonesia, the institutionalization of zakat management has become an important component of broader efforts to enhance social welfare and economic resilience.

The growing attention to Islamic philanthropy is closely related to the persistence of socio-economic inequalities across many societies (Anoraga, 2024; Shahmi et al., 2025). Despite advances in economic growth and technological development, poverty, unemployment, and unequal access to education and healthcare remain significant challenges. In this context, Islamic philanthropic institutions have emerged as important actors in complementing state welfare programs. Through various initiatives such as educational assistance, healthcare support, disaster relief, economic empowerment, and community development programs, zakat and sadaqah contribute to the protection of vulnerable groups and the promotion of social inclusion (Amelia et al., 2023; Sari et al., 2023). Their role has become increasingly relevant in responding to contemporary challenges that require collaborative approaches involving governments, civil society organizations, and religious institutions.

The effectiveness of zakat and sadaqah, however, depends largely on the quality of governance implemented by philanthropic institutions. The growing scale of zakat collection and distribution requires management systems that are transparent, accountable, efficient, and aligned with Islamic ethical principles. Public trust represents one of the most critical factors determining the sustainability of Islamic philanthropic institutions. Donors are more likely to contribute when they perceive that funds are managed professionally and distributed fairly to eligible beneficiaries. Conversely, weaknesses in governance, lack of transparency, or mismanagement of funds can undermine institutional credibility and reduce public participation.

Therefore, discussions regarding Islamic philanthropy increasingly emphasize the importance of governance frameworks that integrate managerial effectiveness with religious and ethical accountability.

Recent developments in digital technology have further transformed the landscape of zakat and sadaqah management (Atmaja & Yusuf, 2023). Digital payment systems, crowdfunding platforms, mobile applications, and online reporting mechanisms have expanded access to philanthropic activities and enabled institutions to reach broader segments of society. Technology has improved the efficiency of fundraising, enhanced communication with donors, and facilitated real-time monitoring of fund distribution. At the same time, digitalization introduces new challenges related to cybersecurity, data protection, institutional accountability, and regulatory compliance. These developments highlight the need for governance models capable of balancing innovation with transparency, accountability, and adherence to Islamic principles.

From an Islamic perspective, the governance of zakat and sadaqah is inseparable from the broader concept of social justice (*al-'adalah al-ijtima'iyyah*). Social justice in Islam is not limited to the equal distribution of resources; rather, it encompasses the protection of human dignity, the fulfillment of basic needs, the promotion of social solidarity, and the creation of opportunities that enable individuals to achieve a decent standard of living. Zakat and sadaqah function as practical mechanisms through which these objectives can be realized. Their effectiveness, however, depends not only on the amount of funds collected but also on the extent to which governance systems ensure that resources reach intended beneficiaries and generate sustainable socio-economic impacts.

Although numerous studies have examined the economic and religious dimensions of zakat, many discussions continue to focus primarily on fundraising mechanisms, legal aspects, or charitable practices at the individual level. Comparatively less attention has been devoted to understanding how governance principles influence the effectiveness of zakat and sadaqah in achieving broader objectives of Islamic social justice. Furthermore, the rapid digitalization of philanthropic activities and the increasing expectations regarding institutional transparency have created new governance challenges that require further scholarly examination. Understanding these issues is particularly important because the success of Islamic philanthropy increasingly depends on institutional capacity, accountability, and public trust.

Based on these considerations, this study examines the governance of zakat and sadaqah in realizing Islamic social justice. Specifically, it explores how principles such as transparency, accountability, trustworthiness, equitable distribution, and digital governance contribute to strengthening the effectiveness of Islamic philanthropic institutions. By analyzing the relationship between governance practices and the socio-economic functions of zakat and sadaqah, this study seeks to provide a comprehensive understanding of how Islamic philanthropy can contribute to poverty reduction, social welfare enhancement, and the development of a more inclusive and sustainable Islamic social welfare system.

METHOD

This study employs a qualitative literature review approach to examine the governance of zakat and sadaqah in realizing Islamic social justice (Creswell & Poth, 2023). The literature review method was selected because it enables a comprehensive analysis of theoretical, normative, and empirical discussions concerning Islamic philanthropy, zakat governance, accountability, transparency, and social welfare within the framework of Islamic economics and law. Through this approach, the study synthesizes existing knowledge and identifies the role of governance practices in enhancing the effectiveness of zakat and sadaqah as instruments of social justice.

The study utilizes both primary and secondary sources. Primary sources consist of relevant Qur'anic verses and Islamic normative principles concerning zakat, sadaqah, social responsibility, and wealth redistribution. Secondary sources include peer-reviewed journal articles, books, policy documents, institutional reports, and previous studies related to Islamic philanthropy, zakat management, social justice, accountability, transparency, and digital governance. These sources were selected based on their relevance to the objectives of the study and their contribution to contemporary discussions on Islamic social welfare.

Data collection was conducted through a systematic review of academic and institutional literature. Relevant publications were identified, classified, and analyzed according to key themes, including the socio-economic role of zakat and sadaqah, governance principles in Islamic philanthropic institutions, the impact of digitalization on zakat management, and the contribution of Islamic philanthropy to social justice and community empowerment. The collected data were then organized to facilitate thematic interpretation and comparative analysis across different scholarly perspectives.

Data analysis employed a qualitative descriptive-analytical method (Moleong, 2019; Sugiyono, 2023). The analysis focused on examining the relationship between governance principles—such as transparency, accountability, trustworthiness, equitable distribution, and institutional oversight—and the effectiveness of zakat and sadaqah in addressing social inequality and improving community welfare. By integrating insights from Islamic teachings and contemporary governance literature, this study seeks to provide a comprehensive understanding of how effective zakat and sadaqah governance can contribute to the realization of a just, inclusive, and sustainable Islamic social welfare system.

RESULTS AND DISCUSSION

The findings indicate that zakat and sadaqah constitute essential components of Islamic philanthropy that extend beyond their religious function as acts of worship. Within the broader framework of Islamic social welfare, these instruments serve as mechanisms for wealth redistribution, poverty alleviation, and social protection. The literature reviewed consistently demonstrates that the effectiveness of zakat and sadaqah depends not only on the volume of funds collected but also on the quality of governance governing their collection, management, and distribution.

Furthermore, the increasing institutionalization of zakat management and the adoption of digital technologies have transformed the landscape of Islamic philanthropy. While these developments have improved fundraising efficiency and public participation, they have simultaneously introduced new governance challenges related to transparency, accountability, cybersecurity, and institutional legitimacy. Consequently, the realization of Islamic social justice requires governance systems that integrate ethical values, professional management practices, and technological innovation.

Zakat and Sadaqah as Instruments of Islamic Social Justice

Islamic social justice is founded upon the principle that wealth should circulate throughout society rather than remain concentrated among particular groups. Within this framework, zakat and sadaqah function as mechanisms designed to reduce socio-economic disparities and strengthen collective welfare. Unlike conventional charitable activities that often depend solely on voluntary participation, zakat is a mandatory obligation that institutionalizes wealth redistribution and establishes a structured approach to addressing poverty and inequality.

The social significance of zakat lies in its ability to transfer resources from individuals with economic surplus to those experiencing financial hardship. This redistribution mechanism contributes to reducing inequality while strengthening social solidarity between different segments of society (Sugianto et al., 2025). Beyond its economic function, zakat also reinforces ethical responsibility by reminding individuals that wealth carries social obligations. Consequently, the institution of zakat embodies both distributive justice and social accountability within the Islamic economic system (Nurwahidin et al., 2024; Aminuddin et al., 2025; Ayati et al., 2025).

Sadaqah complements the role of zakat by providing a flexible mechanism through which individuals can contribute voluntarily to social welfare. Its voluntary nature allows rapid responses to various social challenges, including educational needs, healthcare assistance, humanitarian crises, and disaster relief. As a result, sadaqah strengthens social cohesion by cultivating empathy, compassion, and collective responsibility. Together, zakat and sadaqah create a comprehensive Islamic philanthropic framework that integrates obligatory redistribution with voluntary generosity (Mutmainah & Yulistiyani, 2023).

The findings suggest that when administered effectively, zakat and sadaqah contribute not only to poverty reduction but also to broader objectives of social development. Their impact extends to improving educational access, enhancing healthcare services, supporting economic empowerment, and fostering social inclusion. Therefore, Islamic philanthropy should be understood as a long-term social investment rather than merely a mechanism for short-term charitable assistance.

Governance Principles in Islamic Philanthropy

The effectiveness of zakat and sadaqah is closely associated with the governance principles that guide philanthropic institutions. Among these principles, trustworthiness (*amanah*), transparency, accountability, and Sharia compliance emerge as the most significant determinants of institutional legitimacy and public confidence.

The principle of *amanah* represents the ethical foundation of (Nazah, 2022; Damayanti et al., 2024). Funds entrusted by donors must be managed responsibly and utilized exclusively for their intended purposes. This responsibility extends beyond legal obligations and encompasses moral accountability before both society and God. Consequently, institutional integrity becomes a prerequisite for maintaining public trust and ensuring the sustainability of philanthropic programs.

Transparency plays an equally important role in strengthening stakeholder confidence. Donors increasingly expect clear information regarding fundraising activities, financial management, and program outcomes. Open access to institutional reports and operational information reduces information asymmetry and enables stakeholders to assess whether resources are being managed effectively. Transparency therefore functions as both a governance mechanism and a means of enhancing institutional credibility.

Accountability complements transparency by ensuring that institutions remain answerable for the social outcomes generated through their activities. Effective accountability requires more than financial reporting; it also involves evaluating the impact of programs on beneficiary welfare and community development (Abdallah et al., 2024; Jaradat & Oudat, 2026).

Institutions that demonstrate measurable outcomes are more likely to maintain donor confidence and attract sustained public support.

In addition, adherence to Sharia principles remains a defining characteristic of Islamic philanthropic governance. Compliance with Islamic ethical and legal standards ensures that fundraising, investment, and distribution activities remain aligned with the objectives of Islamic social justice. Therefore, governance frameworks must integrate professional management practices with continuous Sharia oversight.

Targeted Distribution and Empowerment of Vulnerable Groups

One of the primary objectives of zakat and sadaqah governance is ensuring that resources reach those who need them most. Islamic teachings identify specific categories of eligible beneficiaries (*mustahik*), thereby establishing a normative framework for targeted distribution (Nuryani et al., 2023). However, effective targeting requires more than compliance with formal eligibility criteria. It also requires accurate needs assessments, beneficiary verification, and continuous monitoring of program outcomes.

The findings reveal that targeted distribution contributes significantly to improving social welfare among vulnerable populations. Assistance directed toward low-income households, orphans, people with disabilities, disaster victims, and marginalized communities helps reduce social exclusion and improve access to essential services (Wibowo & Endraswati, 2025). Through such interventions, Islamic philanthropy functions as a mechanism of social protection that supports human dignity and well-being.

At the same time, contemporary zakat institutions increasingly recognize the limitations of purely consumptive assistance (Zulfikri et al., 2022; Ansori & Violita, 2025; Rokhim et al., 2026). Although emergency support remains important, sustainable social justice requires strategies that strengthen beneficiaries' productive capacities. Consequently, many institutions have adopted empowerment-oriented programs, including microenterprise financing, vocational training, educational scholarships, and entrepreneurship development initiatives.

This shift from charity-based assistance toward empowerment-based interventions reflects a broader transformation in Islamic philanthropic practice. Rather than maintaining dependency relationships, productive programs seek to enhance self-reliance and facilitate long-term socio-economic mobility. Such approaches are consistent with the broader objectives of Islamic social justice, which emphasize dignity, opportunity, and sustainable welfare.

Digital Transformation and Governance Challenges

The rapid advancement of digital technology has fundamentally transformed the governance of zakat and sadaqah. Digital platforms have expanded access to philanthropic participation through mobile applications, crowdfunding systems, electronic payment services, and online fundraising platforms (Nazah, 2022; Moulton-Tetlock & Arora, 2025). These innovations have significantly increased fundraising efficiency while enabling institutions to engage with wider segments of society.

Digitalization has also strengthened transparency and accountability by facilitating real-time reporting and more efficient information sharing. Donors can now monitor fundraising activities and distribution programs more closely, thereby increasing institutional visibility and public trust. Furthermore, digital systems improve administrative efficiency and reduce operational costs associated with traditional fundraising methods.

Despite these benefits, digital transformation introduces new risks that require careful governance responses. Cybersecurity threats, unauthorized fundraising activities, identity fraud, data breaches, and money laundering concerns represent significant challenges for contemporary Islamic philanthropic institutions. These risks have the potential to undermine public trust and compromise institutional credibility.

Accordingly, digital governance requires comprehensive regulatory frameworks and robust institutional safeguards. Effective measures include cybersecurity protocols, beneficiary verification systems, data protection policies, integrated reporting mechanisms, and public complaint channels. Such safeguards ensure that technological innovation contributes positively to institutional effectiveness while maintaining ethical and legal compliance.

A Governance Framework for Realizing Islamic Social Justice

Based on the findings, the realization of Islamic social justice through zakat and sadaqah requires an integrated governance framework consisting of several interconnected principles: integrity, transparency, accountability, Sharia compliance, targeted distribution, distributive justice, empowerment, protection of beneficiary dignity, sustainability, and multi-layered oversight.

These principles collectively address the principal challenges facing contemporary Islamic philanthropy. Integrity and accountability strengthen institutional credibility, transparency enhances public trust, Sharia compliance safeguards ethical legitimacy, and targeted distribution ensures that assistance reaches intended beneficiaries. Meanwhile, empowerment-oriented programs contribute to sustainable poverty reduction, while oversight mechanisms reduce governance risks associated with digital transformation.

The framework highlights that effective governance is not merely an administrative requirement but a strategic instrument for translating Islamic ethical values into measurable social outcomes. Through the integration of these principles, zakat and sadaqah can function more effectively as mechanisms for reducing inequality, strengthening social protection, and promoting inclusive development.

Policy and Governance Implications

The findings of this study carry important implications for the future governance of Islamic philanthropic institutions. As zakat and sadaqah increasingly assume strategic roles in addressing poverty, inequality, and social exclusion, their management can no longer rely solely on traditional administrative approaches. Instead, institutions must adopt governance systems that integrate professional management practices, technological innovation, and Islamic ethical principles. Such integration is essential to ensure that philanthropic resources are utilized effectively, transparently, and in ways that generate sustainable social impact.

For zakat management organizations, including BAZNAS and various *Lembaga Amil Zakat* (LAZ), the findings highlight the importance of strengthening institutional capacity. The effectiveness of philanthropic programs depends not only on the amount of funds collected but also on the ability of institutions to design, implement, and evaluate programs that address the root causes of poverty and vulnerability. Consequently, greater emphasis should be placed on strategic planning, impact measurement, beneficiary monitoring, and organizational learning. Institutions should also continue shifting from predominantly consumptive distribution models toward empowerment-oriented approaches that support economic self-reliance and long-term welfare improvement among beneficiaries.

The findings also suggest that transparency and accountability should become central performance indicators for Islamic philanthropic institutions. Public trust remains one of the most valuable assets within the philanthropic sector, and maintaining that trust requires more than compliance with reporting obligations. Institutions must demonstrate measurable outcomes, communicate program achievements clearly, and provide accessible information regarding the utilization of funds. The adoption of standardized reporting systems and impact assessment frameworks can further enhance institutional credibility and facilitate more effective stakeholder engagement.

From a regulatory perspective, governments play a critical role in creating an enabling environment for effective Islamic philanthropy. Regulatory frameworks should not only ensure compliance and financial accountability but also encourage innovation and institutional development. As digital fundraising and online philanthropic platforms continue to expand, policymakers must address emerging challenges related to cybersecurity, data protection, digital verification, and anti-money laundering measures. Strong regulatory oversight is necessary to protect donors and beneficiaries while preserving public confidence in the broader Islamic philanthropic ecosystem.

Another important implication concerns the role of technology in shaping the future of zakat and sadaqah governance. Digital transformation offers significant opportunities to enhance fundraising efficiency, improve transparency, and strengthen beneficiary targeting. However, technological adoption should be accompanied by appropriate governance safeguards. Institutions must invest in cybersecurity infrastructure, data governance frameworks, and digital accountability mechanisms to mitigate operational risks and protect stakeholder interests. In addition, efforts should be made to reduce the digital divide among philanthropic organizations to ensure that smaller institutions can also benefit from technological advancements.

The study further underscores the importance of viewing Islamic philanthropy as a component of broader social development policy. Zakat and sadaqah should not be treated merely as charitable activities operating independently from national development objectives. Instead, they can serve as complementary instruments supporting poverty reduction, social protection, educational development, healthcare access, and community empowerment. Greater collaboration between philanthropic institutions, government agencies, educational institutions, and civil society organizations can enhance the effectiveness of social interventions and maximize the developmental impact of philanthropic resources.

Finally, the findings suggest that future governance reforms should place greater emphasis on impact-oriented management. The success of zakat and sadaqah programs should not be measured solely by financial indicators such as collection volumes or distribution rates. Equally important are indicators related to poverty alleviation, economic mobility, beneficiary empowerment, social inclusion, and community resilience. By adopting a more comprehensive understanding of performance, Islamic philanthropic institutions can strengthen their contribution to sustainable development and more effectively advance the objectives of Islamic social justice.

Taken together, these implications indicate that the future of Islamic philanthropy depends on the successful integration of ethical values, institutional professionalism, technological innovation, and social impact orientation. Through such integration, zakat and sadaqah can continue evolving as effective instruments for reducing inequality, strengthening social welfare, and promoting a more inclusive and sustainable model of development consistent with the principles of Islamic social justice.

CONCLUSION

Zakat and sadaqah represent fundamental instruments of Islamic philanthropy that extend beyond their religious function as acts of worship to serve as strategic mechanisms for promoting social justice, reducing socio-economic inequality, and enhancing community welfare. The findings of this study demonstrate that the effectiveness of these instruments depends not only on the volume of resources collected and distributed but also on the quality of governance implemented by Islamic philanthropic institutions. Principles such as trustworthiness (*amanah*), transparency, accountability, Sharia compliance, targeted distribution, and empowerment-oriented management are essential for ensuring that zakat and sadaqah contribute meaningfully to sustainable social development.

The study further reveals that contemporary Islamic philanthropy has undergone a significant transformation from a charity-based approach toward a more empowerment-oriented model. In addition to addressing immediate needs through social assistance, zakat and sadaqah increasingly support productive programs aimed at strengthening economic resilience, human capital development, and community empowerment. This shift reflects a broader understanding of Islamic social justice, where the objective is not merely to alleviate poverty but also to create opportunities that enable individuals and communities to achieve long-term well-being and socio-economic independence.

Digital transformation has also emerged as a major force shaping the governance of zakat and sadaqah. While digital technologies enhance efficiency, accessibility, transparency, and stakeholder engagement, they simultaneously introduce new challenges related to cybersecurity, data protection, institutional legitimacy, and digital accountability. These developments highlight the importance of governance frameworks capable of integrating technological innovation with ethical responsibility and effective oversight. Such integration is necessary to maintain public trust and ensure that digitalization strengthens rather than undermines the social mission of Islamic philanthropy.

The implications of this study underscore the need for Islamic philanthropic institutions, policymakers, and other stakeholders to adopt governance models that align professional management practices with the objectives of Islamic social justice. Strengthening institutional capacity, improving accountability mechanisms, expanding empowerment-based programs, and enhancing digital governance are critical steps toward maximizing the social impact of zakat and sadaqah. By integrating ethical values, sound governance, and innovation, Islamic philanthropy can play a more significant role in building an inclusive, equitable, and sustainable social welfare system.

Future research is encouraged to move beyond normative and literature-based analyses by employing empirical approaches that examine the effectiveness of governance practices in zakat and sadaqah institutions across different socio-economic contexts. Further studies may also explore the implications of financial technology, artificial intelligence, data governance, and digital philanthropy for the future development of Islamic social finance. Such research would contribute to a deeper understanding of how Islamic philanthropic institutions can adapt to evolving societal challenges while remaining faithful to the principles of social justice and public welfare embedded within Islamic teachings.

REFERENCES

Abdallah, W., Harraf, A., Ghura, H., & Abrar, M. (2024). Financial Literacy and Small and Medium Enterprises Performance: The Moderating Role of Financial Access. *Journal of Financial Reporting and Accounting*. https://doi.org/10.1108/JFRA-06-2024-0337/1253292/FINANCIAL-LITERACY-AND-SMALL-AND-MEDIUM

Amelia, N., Rahmawati, R., Lismawati, L., & Khairi, R. (2023). Urgensi Ziswaf dalam Pengembangan Perekonomian di Indonesia. *SHARING: Journal of Islamic Economics, Management and Business*, *2*(2). https://doi.org/10.31004/sharing.v2i2.23408

Aminuddin, Wibowo, W., Choiri, A., Ariga, A., & Satibi, I. (2025). Kebijakan Sertifikasi Wakaf di Indonesia dalam Pembangunan Berkelanjutan: Peluang dan Tantangan. *PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora*, *4*(2), 2665–2676. https://doi.org/10.56799/PESHUM.V4I2.7914

Anoraga, B. (2024). A Decade of Charitable Crowdfunding and Its Impacts on the Social Justice Trajectory of Islamic Philanthropy in Indonesia. *Advances in Southeast Asian Studies*, *17*(1), 5–24. https://doi.org/10.14764/10.ASEAS-0094

Ansori, H. R., & Violita, E. S. (2025). Analysis of The Implementation of Transparency and Accountability in Zakat, Infaq, and Alms Institutions (Case Study of Baitul Maal Xyz Foundation). *Eduvest - Journal of Universal Studies*, *5*(6), 5157–5170. https://doi.org/10.59188/EDUVEST.V5I6.51318

Atmaja, F. F., & Yusuf, S. (2023). Pelatihan Pengelolaan Aplikasi Digital untuk ZISWAF di Jaten Sendangadi Mlati Sleman. *E-Dimas: Jurnal Pengabdian Kepada Masyarakat*, *14*(1). https://doi.org/10.26877/e-dimas.v14i1.13600

Ayati, N., Siswanto, S., & Khusnudin, K. (2025). The Impact of Zakat, Infak, and Sedekah Funds, Life Expectancy, and Average Length of Schooling on Poverty Mediated by Economic Growth in Indonesia. *Journal of Islamic Economics Lariba*, *11*(2), 1017–1048. https://doi.org/10.20885/JIELARIBA.VOL11.ISS2.ART14

Creswell, J. W., & Poth, C. N. (2023). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches, 5th Edition.* 552.

Damayanti, E., Pinkytama, N. R., Nikmah, R. M., Prihartini, L. Y., & Zunaidi, A. (2024). *Harmonisasi Prinsip Syariah dan Good Corporate Governance: Peran Dewan Pengawas Syariah dalam Membangun Institusi Keuangan Syariah yang Tangguh*. Proceedings of Islamic Economics, Business, and Philanthropy. https://jurnalfebi.iainkediri.ac.id/index.php/proceedings/article/view/1791

Dzilkhaira, N. Z. (2025). The Role of Zakat Collection Unit (UPZ) as an Effort to Increase ZIS Collection in BAZNAS of West Java Province. *Filantropi : Jurnal Manajemen Zakat Dan Wakaf*, *6*(1), 46–54. https://doi.org/10.22515/FINALMAZAWA.V6I1.10105

Hasibuan, I. M., & Nasution, Y. S. J. (2024). Konsep Good Governance Lembaga Pengelola Zakat. *AKTIVA: Journal of Accountancy and Management*, *2*(2), 118–130. https://doi.org/10.24260/AKTIVA.V2I2.2190

Jaradat, H., & Oudat, M. S. (2026). Enhancing Clarity and Transparency in Islamic Financial Practices: The Role of Regulatory Influence. *Journal of Financial Reporting and Accounting*, *24*(2), 607–625. https://doi.org/10.1108/JFRA-07-2024-0479

Lusiana, D., Irchamni, I. A., & Azizah, S. N. (2024). Peran Zakat Produktif dalam Mendukung Perkembangan Industri Halal: Kajian Filantropi Islam Lazis Unisia Yogyakarta. *Jurnal Ilmiah Al-Tsarwah*, *7*(2), 132–143. https://doi.org/10.30863/AL-TSARWAH.V7I2.8161

Mainaki, H., Bawono, A., & Wibowo, W. (2026). Analysis of Productive Zakat and GDP on Poverty Levels and Governance of Zakat Institutions in West Sumatra. *MAMEN: Jurnal Manajemen*, *5*(1), 133–150. https://doi.org/10.55123/mamen.v5i1.7118

Moleong, L. J. (2019). Metodologi Penelitian Kualitatif (Edisi Revisi). *PT. Remaja Rosda Karya*. https://doi.org/10.1016/j.carbpol.2013.02.055

Moulton-Tetlock, E., & Arora, P. (2025). Power Distance Belief and Power Affect Individuals' Support of Corporate Philanthropy. *Business and Society Review*, *130*(3), 298–320. https://doi.org/10.1111/BASR.70013

Mujib, H., Aminullah, R. A., Endang, U., Hamidah, W., & Nurhidayah, S. F. (2024). *Optimization of Zakat, Infaq, and Shadaqah Management in Bojongmalang Village, Cimaragas District*. https://www.riset-iaid.net/index.php/khidmat/article/view/1975

Mutmainah, L., & Yulistiyani, E. (2023). The Role of Islamic Philanthropic Institutions in Accelerating the Halal Certification Program for Micro, Small and Medium Enterprises (MSMEs). *EKONOMIKA SYARIAH: Journal of Economic Studies*, *7*(2). https://doi.org/10.30983/es.v7i2.7600

Nazah, R. K. (2022). Optimalisasi Potensi Wakaf Tunai sebagai Penggerak Bisnis Melalui Pengembangan Fintech Wakaf di Era Digitalisasi. *Nidhomiya: Research Journal of Islamic Philanthropy and Disaster*, *1*(1). https://doi.org/10.21154/nidhomiya.v1i1.722

Nurwahidin, N., Islami, D. G., Salma, R. F., & Suyurno, S. S. (2024). Productive Zakat and Economic Empowerment: Impact on Mustahiq Income at Darul Ilmi Islamic School. *Mu'amalah: Jurnal Hukum Ekonomi Syariah*, *3*(1), 115–128. https://doi.org/10.32332/MUAMALAH.V3I1.8848

Nuryani, R., Nawawi, K., & Hakim, N. (2023). Optimization of the Distribution of Zakat Infak Sedekah Funds on the Independence of Mustahik in Economic Program: A Case Study. *The Economic Review of Pesantren*, *2*(2). https://doi.org/10.58968/ERP.V2I2.505

Ridwan, M., Salam, A., Aspandi, A., & Muttaqin, M. A. (2025). *Productive Zakat Governance Model for Improving the Quality of Islamic Education*. https://ejournal.insuriponorogo.ac.id/index.php/scaffolding/article/view/7774

Rizqiyah, R., Titiek, T., Fatmawati, E., & Wibowo, W. (2026). Transformasi Tata Kelola Filantropi Islam Urban: Studi Kasus Model Pemberdayaan Sosioekonomi Holistik Masjid Raya Bintaro Jaya. *PESHUM: Jurnal Pendidikan, Sosial Dan Humaniora*, *5*(3), 5690–5701. https://doi.org/10.56799/PESHUM.V5I3.15660

Rokhim, A., Elhady, A., Setianingrum, N., Rifa'i, K., Nasar, F., Madi, B., Widyawati, N., Rahayu, I., Arifin, M., & Sawir, M. (2026). From Governance to Empowerment: Interpreting Maqasid Shariah in Local Zakat Institutions in Indonesia. *Journal of Cultural Analysis and Social Change*, *2026*(1), 1855–1867. https://doi.org/10.64753/jcasc.v11i1.4194

Saputri, M. (2024). Transformasi Digital dalam Filantropi Islam: Optimalisasi Pengelolaan Zakat dan Wakaf Melalui Fintech Syariah. *SANTRI: Jurnal Ekonomi Dan Keuangan Islam*, *2*(6), 305–314. https://doi.org/10.61132/SANTRI.V2I6.1143

Sari, L. P., Rohim, A. N., Wiryanto, F. S., & Fauzi, D. A. (2023). Designing Ziswaf-Based Financing Model for Enhancing Micro, Small, and Medium Enterprises. *Journal of Islamic Economics and Finance Studies*, *4*(2). https://doi.org/10.47700/jiefes.v4i2.6822

Shahmi, M. A., Putra, M. D., Fahlefi, R., Arifah, L., & Mansur, M. (2025). Energy Waqf and the Environmental Crisis: Advancing Islamic Philanthropy for Sustainability. *Economica: Jurnal Ekonomi Islam*, *16*(1), 1–17. https://doi.org/10.21580/ECONOMICA.2025.16.1.23549

Sugianto, S., Aminuddin, A., Wibowo, W., & Endraswati, H. (2025). Model Pengumpulan dan Pendistribusian Dana Infaq sebagai Instrumen Pemberdayaaan Ekonomi Umat (Studi Kasus di Yayasan Nurul Ashri Yogyakarta). *MAMEN: Jurnal Manajemen*, *4*(2), 171–185. https://doi.org/10.55123/mamen.v4i2.5092

Sugiyono, S. (2023). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. In *Alfabeta*. https://elibrary-dev.nusamandiri.ac.id/readbook/240077/metode-penelitian-kuantitatif-kualitatif-dan-r-d.html

Sumarni, S., Husaini, F., Yuniartin, T., Aziz, D. S., Fitriani, R. D., & Fiqriyanti, D. A. (2022). *Pengentasan Kemiskinan dan Peningkatan Kesejahteraan Masyarakat melalui Optimalisasi Peran Zakat, Infaq, dan Shadaqah: Pengabdian kepada Masyarakat di Kelurahan Mekarsari, Kota Banjar | Khidmat*. Khidmat. https://www.riset-iaid.net/index.php/khidmat/article/view/1967

Wibowo, W., & Endraswati, H. (2025). Potret Empiris Zakat dan Pengentasan Kemiskinan: Systematic Literature Review. *Ekonomica Sharia: Jurnal Pemikiran Dan Pengembangan Ekonomi Syariah*, *10*(2), 319–344. https://doi.org/10.36908/ESHA.V10I2.1408

Zulfikri, Z., Adam, A., Kassim, S., & Hassan, A. (2022). Trust Enhancement in Zakat Institutions using Blockchain Technology: A Qualitative Approach. *European Journal of Islamic Finance*, *9*(1), 31–36. https://doi.org/10.13135/2421-2172/6312