

Transformation of Zakat Payroll Based on Sociopreneur In Baznas Gresik Regency Perspective of Maslahah

Ahmadun Najah^{*1}, Basar Dikuraisyin²

Universitas Islam Negeri Sunan Ampel Surabaya, Indonesia^{1,2}

e-mail: ahmadun.najah@uinsa.ac.id^{*1}, basardikuraisyin@uinsa.ac.id²

Abstract

This research describes the harmonisation strategy carried out by BAZNAS Gresik Regency against the controversy over the implementation of zakat payroll. Harmonisation is done through zakat impactum, which makes professional zakat muzakki as mustahik empowerment partners through the concept of sociopreneur. In the legal context, zakat payroll is controversial because it contains unilateral imposition of employee salaries for zakat obligations, but, on the other hand, the imposition is in line with maslahah. This research takes a sample of implementation in BAZNAS Gresik Regency and harmonisation strategy, then the strategy is analysed from maslahah perspective to produce a legal pattern that contains goodness. Therefore, this research is qualitative in nature by taking interview data from amil zakat in BAZNAS and some assisted mustahik as primary data. Analysis is needed to test the interview results through triangulation analysis. The research findings show that the implementation of zakat payroll contains maslahah mulghah which is in line with the demands of zakat obligation, even more maslahah than punishment. The harmonisation strategy to prevent problems is done by making muzakki as auditors and partners in using zakat funds for mustahik businesses. This is in accordance with the maqasid of sharia, namely protecting wealth and developing it.

Keywords: zakat of payroll, harmonization, sociopreneur, maslahah

A. Introduction

Professional zakat channelled through payroll deduction mechanism or zakat via payroll has become one of the modern zakat collection strategies developed in Indonesia in the last two decades.¹ The emergence of this system is based on the spirit of modernisation of zakat management and the drive for effectiveness in the implementation of sharia obligations in the midst of a complex urban society. However, this system raises a number of problems, both in terms of positive law, usul fiqh, and in

¹ Mimit Primyastanto et al., "The Business Evaluation Analysis of Milkfish Otak-Otak (Chanos Chanos) at Gresik District, East Java," *International Journal of Scientific and Technology Research* 8, no. 12 (2019): 444–48.



the social and cultural dimensions of Indonesian society.² The complexity of this issue demands an interdisciplinary study in order to see the problem of zakat via payroll comprehensively.

In the perspective of national law, zakat management has been regulated in Law Number 23 Year 2011 on Zakat Management and strengthened by Government Regulation Number 14 Year 2014. Normatively, professional zakat can indeed be collected through official state institutions such as BAZNAS and LAZNAS. However, the implementation of zakat deduction through payroll system in government institutions is often not accompanied by regulations that clearly regulate the rights of individual muzakki.³ In some cases, zakat deduction is automatic without explicit confirmation or contract from employees, which raises legal questions regarding the validity of the deduction and the aspect of protecting religious rights.⁴

Normatively, zakat is a maaliyah ijtima'iyah act of worship that requires sincerity and intention from the muzakki. As affirmed in the fiqhiyyah rule, 'al-'ibadat la tashih illa bi an-niyyah' (worship is not valid except with intention). Automatic deduction of zakat through payroll has the potential to eliminate the active role of muzakki in realising, calculating and intending their zakat personally.⁵ This opens a space for debate on the validity of the zakat in the view of classical and contemporary fiqh, especially if there is no written consent from the party whose salary is deducted.⁶

Zakat via payroll actually provides significant benefits in stabilising the cash flow of zakat institutions and expanding the muzakki base from professionals and civil servants.⁷ However, this economic effectiveness still faces challenges in terms of

² Robiatul Auliyah and Basuki Basuki, "Ethical Values Reflected on Zakat and CSR: Indonesian Sharia Banking Financial Performance," *Journal of Asian Finance, Economics and Business* 8, no. 1 (2021): 225–35, <https://doi.org/10.13106/jafeb.2021.vol8.no1.225>.

³ Ika Kartika Kusumawardani, "The Effect of Quality of Public Governance, Accountability, and Effectiveness of Intention to Pay Zakat in Zakat Institutionss With Trust As Moerating Variables," *International Journal of Economics, Business and Accounting Research* 4, no. 1 (2020): 266–82.

⁴ Mazro'atus Sa'adah and Uswatun Hasanah, "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective," *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26, <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.

⁵ Cahyo Budi Santoso, Mohammad Nizarul Alim, and Slamet Riyadi, "Reconstruction of Zakah Governance in Indonesia (Review on the No. 23 Year 2011)," *International Journal of Engineering & Technology* 7, no. 2.29 (2018): 1015, <https://doi.org/10.14419/ijet.v7i2.29.14300>.

⁶ Kusumawardani, "The Effect of Quality of Public Governance, Accountability, and Effectiveness of Intention to Pay Zakat in Zakat Institutionss With Trust As Moerating Variables."

⁷ Erie Hariyanto et al., "Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia," *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.



distribution transparency and accountability of the management institution. When zakat funds are concentrated in certain institutions, issues of distribution fairness and unhealthy inter-LAZ competition arise.⁸ In addition, the lack of zakat literacy in the middle working class also makes this system vulnerable to distrust and resistance, especially if it is not accompanied by open and participatory reporting.

Meanwhile, the zakat via payroll system is faced with various interpretations of Islamic values in Indonesia's pluralistic society. Some people see zakat as a private matter that should be done directly by individuals to mustahik.⁹ The culture of dependence on formal institutions is considered to reduce the emotional closeness between muzakki and mustahik, which can socially erode the values of empathy, gotong royong, and community-based empowerment. Especially in the culture of pesantren and traditional communities, the practice of zakat has a broader social dimension than just a financial transaction.

In terms of implementation, zakat institutions such as BAZNAS and several LAZNAS have established official cooperation with the central and local governments, as well as state-owned and private companies. They have developed a systematic payroll zakat deduction scheme, including the distribution of funds to mustahik based on poverty database and empowerment programmes. However, in practice there are still many obstacles faced, such as delays in distribution, the absence of individual reporting, and weaknesses in involving muzakki in philanthropic decision-making. This shows that the payroll system has not fully guaranteed the principles of justice, participation, and sustainability in zakat management.¹⁰

In addition, resistance to payroll zakat also arises due to the lack of socialisation about the validity of professional zakat itself. Some groups still question the fiqh basis of zakat on regular income, which is not explicitly mentioned in the Qur'an or Hadith, but

⁸ F A Yahya and N Nasrulloh, "The Relevance of Maqashid Sharia in Green Economy (Study of Coastal Tourism Area Mangrove Park Labuhan, Bangkalan-Madura)," *El-Faqih: Jurnal Pemikiran Dan Hukum* ... 8 (2022), <https://ejournal.iaifa.ac.id/index.php/faqih/article/view/731%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/731/601>.

⁹ Firman Ardiansyah et al., "Digitalisasi Filantropi Islam Pada Pesantren Di Pulau Madura Digitalization of Islamic Pillantry in Islamic Boarding Schools on the Island Of," *Journal Of Islamic Banking And Shariah Economy* 1, no. 2 (2021): 225–55.

¹⁰ Yusuf Faisal, Etty Murwaningsari, and Tatik Mariyanti, "MAQASHID SHARIAH MUZAKKI ' S REVIEW USING THE LATEST SEVEN DIMENSIONS," 2022, 1285–97.



the result of contemporary scholars' ijtihad.¹¹ This difference in view reinforces the sentiment that professional zakat through payroll is just a form of 'religious tax' imposed by the state, not an act of worship born from individual awareness. This raises its own challenges in strengthening zakat fiqh literacy among Muslim workers.

This problem shows the need to reposition the payroll zakat approach, not only as a sharia fiscal instrument, but also as a contextual and inclusive religious social praxis. Reconstruction of the legal framework, strengthening of the fiqh foundation, innovation in information technology, and cultural communication strategies are needed so that this system can be accepted and implemented optimally.¹² This requires collaboration between academics, scholars, policy makers, and zakat institution actors so that zakat via payroll is not only normatively valid, but also substantively just and maslahat.

The need for harmonisation in the practice of zakat via payroll is important considering that this system has the potential to reduce the active involvement of muzakki in the process of worship and social empowerment.¹³ If zakat is only seen as an administrative deduction without a participatory approach, then its spiritual and social essence can be reduced to a mere formal obligation. In this context, muzakki should not only be positioned as an object of deduction, but as a strategic partner in building people's welfare through zakat funds. By making muzakki as actors who are aware, concerned, and involved in the distribution and monitoring process, the values of justice and Islamic social responsibility can be realised more clearly.

In line with maqashid al-shari'ah, this harmonisation also targets the objectives of protecting religion (hifz al-din), soul (hifz al-nafs), wealth (hifz al-mal), and social solidarity. By ensuring that payroll zakat is not only legally valid, but also provides optimal benefits for mustahik and a sense of sincerity for muzakki, the value of zakat as a pillar of Islamic finance will be more felt in the lives of the people.¹⁴ Conversely, if the

¹¹ Nely Agustin and Farid Ardyansyah, "The Effect of Knowledge , Promotion , Religiosity , and Consumer Income on the Decision-Making of Being a Financing Customer at KSPPS BMT Nurul Jannah Gresik" 1, no. 1 (2023): 1–18.

¹² Siah Khosyi'ah et al., "Absolute Competence in the Fields of Alms in the Religious Courts," *International Journal of Islamic Khazanah* 11, no. 2 (2021): 90–102, <https://doi.org/10.15575/ijik.v11i2.12428>.

¹³ Hary Djatmiko, "Re-Formulation Zakat System as Tax Reduction in Indonesia," *Indonesian Journal of Islam and Muslim Societies* 9, no. 1 (2019): 135–62, <https://doi.org/10.18326/ijims.v9i1.135-162>.

¹⁴ Aris Puji Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?," *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90, <https://doi.org/10.28918/hikmatuna.v6i1.2100>.



masalah aspect is ignored, it is feared that this system will reduce public trust in zakat institutions and create resistance in the long run.

Some previous studies did not deeply study the solution of zakat via payroll, whereas it requires a comprehensive study to maintain the legal standing of zakat. Most research on payroll zakat is directed at the level of implementation and effectiveness, not concerning the element of muzakki's compulsion.¹⁵ Some muzakki want to give zakat as they wish, especially to local institutions, but due to the payroll policy, this is not possible.¹⁶ Other research also only describes the concept of zakat payroll from the aspect of distribution, so the controversy in the community has not been resolved.¹⁷ This research elaborates the novelty by describing the harmonisation strategy between legal compliance and economic implication as a novelty.

B. Method's

This research uses a qualitative approach¹⁸ with the type of field study that aims to describe and analyse in depth the practice of zakat via payroll from various perspectives, namely law, usul fiqh, economics, social, and culture. The qualitative approach was chosen because it is able to explore complex, dynamic, and contextual realities that cannot be explained quantitatively, especially in understanding the motivation of muzakki, the interpretation of zakat institutions, and implementation challenges in the field. The focus of the research is directed at national and regional zakat management institutions that have implemented the zakat payroll system, by considering the social and cultural context in the institution's environment and its implementation area.

Data collection instruments in this research include in-depth interviews.¹⁹

Interviews were conducted with zakat institution managers (amil), muzakki users of

¹⁵ Ajeng Sonial Manara, Arif Rachman Eka Permata, and R. Gatot Heru Pranjoto, "Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to Overcome Poverty in Indonesia," *International Journal of Zakat* 3, no. 4 (2018): 17–31, <https://doi.org/10.37706/ijaz.v3i4.104>.

¹⁶ Enden Haetami, "Islamic Law Enforcement Through Religious Courts in Indonesia," *ENDLESS: International Journal of Future Studies* 2, no. 2 (2019): 71–81, <https://doi.org/10.54783/endlessjournal.v2i2.105>.

¹⁷ Leni Nurmala and Yoslan Koni, "DIFFERENCES AND SIMILARITIES IN THE DIVISION OF INHERITANCE LAW ACCORDING TO ISLAMIC LAW AND JAVANESE CUSTOMARY LAW IN INDONESIA IN A COMPARATIVE STUDY OF LAW, so That," *International Journal of Educational Review, Law And Social Sciences (IJERLAS)* 2, no. 1 (2022): 129–42, <https://doi.org/10.54443/ijerlas.v2i1.134>.

¹⁸ Muhammad Ramdhan, *Metode Penelitian* (Surabaya: Cipta Media Nusantara, 2021).

¹⁹ Hayat, *Metode Penelitian Kualitatif* (Malang: UNISMA Press, 2020).



payroll zakat at BAZNAS Gresik Regency. Data analysis was conducted using descriptive-analytical method through the stages of data reduction, data presentation, and thematic conclusion drawing, while combining normative analysis from the perspective of Islamic law and maqashid al-shari'ah.

C. Research Findings and Discussion

Implementation of Zakat via Payroll at BAZNAS Gresik Regency

The implementation of zakat via payroll at BAZNAS Gresik Regency is part of the efforts to modernise zakat management based on systems and technology. This system provides convenience for muzakki from professionals and ASN (State Civil Apparatus) in paying zakat without having to calculate and pay manually. Through direct deduction from monthly salaries, zakat can be distributed routinely, measurably, and documented. This approach is in line with the principle of convenience (taysir) in Islam which is adopted in the implementation of contemporary muamalah worship (Afifuddin, 2022).

‘We have established cooperation with the Regional Government and vertical agencies to implement ASN salary deduction of 2.5 per cent as professional zakat. This process is carried out with the approval of muzakki who sign a willingness form (akad) as a form of participation in the zakat via payroll programme. According to BAZNAS annual report (2023), the number of ASNs participating in this programme has increased significantly from year to year, indicating the high response to the automatic deduction system’.²⁰

From a legal perspective, the implementation of this payroll zakat has been strengthened by regional regulations in the form of a Regent's Circular Letter and recommendations from the Gresik Regency Ministry of Religious Affairs. This is in accordance with Law No. 23 Year 2011 on Zakat Management, which authorises BAZNAS as the only official institution for collecting and distributing zakat. On the other hand, MUI fatwa No. 3 Year 2003 is also the basis for the legality of deducting professional zakat from monthly salary, provided that it has reached nisab and haul according to sharia provisions.

Nevertheless, the implementation of zakat via payroll is not free from challenges, especially in the aspect of active participation and understanding of muzakki. Based on the results of field observations and interviews with BAZNAS Gresik administrators, it

²⁰ Mohammad Rofi'i Bainawi, "Interview" (Surabaya, 25 November, 2024).



was found that some ASNs still consider professional zakat as an administrative obligation, not as a form of spiritual and social worship. This shows that there is still a low religious awareness of the full meaning of zakat, and it is necessary to take an educational approach and strengthen zakat literacy in the professional environment.²¹

In the technical aspect, the payroll system implemented has relied on information technology for muzakki data management and accountability of zakat fund distribution. BAZNAS Gresik utilises the central BAZNAS digital system such as SIDIG and SIMBA for recording and reporting. This strengthens the principles of transparency and good governance in zakat institutions. Data integration also allows monitoring of the effectiveness of zakat distribution to mustahik according to predetermined criteria.²²

‘The distribution strategy of payroll zakat funds is directed towards economic empowerment programmes such as micro business capital assistance, entrepreneurship training, and education scholarships. This approach aims to increase the capacity of mustahik so that they can transform into muzakki in the future, as the principle of productive zakat initiated by contemporary fiqh experts. BAZNAS Gresik also adopts a community-based model so that the distribution is more targeted and according to local needs.’²³

The implementation of zakat payroll in BAZNAS Gresik has also fostered social participation and collective solidarity among ASNs. Zakat is no longer seen as an individual obligation, but as part of a social movement in order to realise justice and empowerment. In several activities, ASN collectively supports poverty alleviation programmes funded by zakat payroll, such as the construction of livable houses and disaster victim assistance.

‘This implementation has changed people's perception of zakat, especially profession. Zakat is no longer synonymous with farmers and traders, but has included modern professions such as teachers, doctors, employees, and private workers. This change is a form of adaptation of zakat culture to modern economic development, which also expands the scope of zakat potential nationally’.²⁴

Professional zakat via payroll is categorised as a form of *ijtihad muashir* that combines the principles of *maslahat*, convenience (*raf'ul haraj*), and distribution justice.

²¹ Mohammad Bintang Pamuncak, Bayu Taufiq Possumah, and Diva Azka Karimah, “Investigating Zakat Institution Performance in Indonesia: A DnD Analysis on PSAK Syariah No . 109,” *International Journal of Zakat (IJAZ)* 6, no. 2 (2021): 91–104, <https://ijazbaznas.com/index.php/journal/article/view/282/110>.

²² Afief El Ashfahany, Wulan Galuh Savitri, and Sheila Putri Anggraeni, “Strategy Of Professional Zakat Fundraising In Zakat Management Institutions,” *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 12, no. 1 (2023): 35–47, <https://doi.org/10.46367/iqtishaduna.v12i1.1042>.

²³ Muhtadin, “Interview” (Gresik, 23 Juni, 2024).

²⁴ Abd. Kholik, “Interview” (Gresik, 28 Juni, 2024).



Although this model is not known in classical practice, it fulfils the maqashid al-shari'ah, especially in the aspects of wealth protection and poverty alleviation. Contemporary scholars such as Yusuf al-Qaradawi have emphasised the importance of flexibility in determining the object of zakat in order to remain relevant to the dynamics of the times. However, there are criticisms of the potential weakness of the spiritual dimension in payroll zakat. Some studies show that the automatic deduction system tends to reduce muzakki's personal awareness of the intention and sincerity in giving zakat. Therefore, it is important for zakat institutions to maintain religious and educative relationships with muzakki, through study forums, periodic reports, and involvement in social programmes.²⁵

‘We organise a ‘Muzakki Forum’ that brings together professional civil servants and muzakki to discuss and convey aspirations related to zakat management. This forum is a dialogical space that strengthens public trust and makes muzakki part of the zakat distribution planning process. This is in line with the participatory principle in zakat management based on trust and deliberation’.²⁶

The implementation of zakat via payroll in BAZNAS Gresik Regency shows success in terms of system, regulation, and institution. However, this success must be balanced with the strengthening of spiritual aspects, active participation of muzakki, and adjustments to the principles of justice and maslahat in Islam. Without this, zakat is at risk of secularisation of meaning, which is detached from the transcendental values that are the foundation of muamalah worship. In the future, BAZNAS Gresik is expected to develop social and technological innovations that increasingly emphasise aspects of community-based empowerment and digital-based transparency. The implementation of payroll zakat should not only be a deduction system, but a vehicle to build synergy between individual obligations and collective responsibility in realising the welfare of the people in a sustainable manner.

Strategi Mitra Muzakki Profesi Berbasis Sosiopreneur

Empowering mustahik is not enough just by distributing consumptive aid, but must move towards a partnership model that involves muzakki as active actors in the

²⁵ Basar Dikuraisyin, Ghosyi Harfiah Ningrum, and Julianinggar Lusiana Isnaini, “Asset Waqf Management Model in the Health Sector LAZNAS Daarut Tauhiid Peduli Surabaya,” *AL-FALAH: Journal of Islamic Economics* 7, no. 2 (2022): 227, <https://doi.org/10.29240/alfalah.v7i2.4921>.

²⁶ Muhtadin, “Interview.”



social transformation process. This strategy is known as a sociopreneur approach that combines the spirit of social entrepreneurship and Islamic philanthropy. In BAZNAS Gresik Regency, this strategy has been developed through economic incubation programmes that involve muzakki from professional circles as mentors, facilitators, and social investors in productive zakat projects.

The concept of muzakki partners in the sociopreneur context does not only place muzakki as funders, but also as facilitators of change. This is in line with the idea that zakat is a participatory instrument that must open space for multi-actor involvement, especially from professionals who have expertise and business networks. BAZNAS Gresik taps into this potential through business training programmes, engagement with the professional community, and the development of business plans for mustahik facilitated by muzakki.²⁷

‘Every three months, we make a mapping of the potential of muzakki to identify their expertise. For example, muzakki from among lecturers, business consultants, or entrepreneurs are invited to become partners in empowerment programmes according to their respective fields. This approach has been proven to increase the effectiveness of the programme, as mustahiks not only receive funds, but also relevant and contextualised assistance.’²⁸

This sociopreneur strategy also strengthens the sustainability basis of productive zakat programmes. With the direct involvement of muzakki, the monitoring and evaluation process becomes more dynamic because reporting is done not only by the manager, but also by the accompanying partners. This forms a new social network based on trust, social responsibility, and empowerment. A study by Abidin and Jamhuri (2020) showed that this approach increased mustahik business success by 40 per cent in the first two years.

The sociopreneur model developed by BAZNAS Gresik is also a means of transferring values and work ethic. The muzakki involved actively convey Islamic business experiences and principles to mustahik, such as honesty, tenacity, and social care. This process not only enriches the economic capacity of the mustahik, but also forms a strong character in running a business. Thus, zakat-based empowerment does not stop at the material aspect, but touches the moral and social aspects. The partnership

²⁷ Amirullah et al., “Functions of the Agency of Amil Zakat, Infaq, Sedakah and Its Management in Gowa District, South Sulawesi Province, Indonesia,” *Asian Journal of Applied Sciences* 10, no. 4 (2022): 366–78, <https://doi.org/10.24203/ajas.v10i4.7023>.

²⁸ Muhtadin, “Interview.”



between muzakki and mustahik also opens a new space in the development of community-based micro business models. BAZNAS Gresik has formed several fostered business groups that are organised based on skills and geographical location. In these groups, professional muzakki act as advisory board or co-facilitator in determining the direction of business development. This involvement builds strong social solidarity and expands the market network for mustahik products.²⁹

‘The difficulty is to build a system that supports long-term collaboration. Not all muzakki have the time and commitment to be intensively involved in empowerment programmes. Therefore, BAZNAS Gresik created a multilevel involvement mechanism: from funders, training facilitators, to advisory roles that are flexible and can be arranged according to the muzakki's free time. This scheme maintains the continuity of collaboration without burdening any party’.³⁰

In addition, this strategy requires strong institutional support, both in terms of HR management, digital systems, and internal regulations. For this reason, BAZNAS Gresik has developed guidelines for involving muzakki in empowerment and strengthening an accountable reporting system. This collaboration is also strengthened by the use of social media and digital platforms to bring together muzakki and mustahik in a responsive virtual ecosystem. The sociopreneur-based professional muzakki partner strategy at BAZNAS Gresik shows excellent practices in collaboration-based productive zakat management. This model can be replicated in other areas with local adjustments, and become a reference in the preparation of national policies on zakat-based empowerment. However, the sustainability of this model requires policy innovation, system digitalisation, and continuous strengthening of institutional capacity.

Implementation of Zakat Payrol in Maslahah Perspective

The implementation of zakat via payroll is not just a practical method in the distribution of zakat, but furthermore, it must be seen in the framework of maslahah, which is the achievement of broader welfare, both for muzakki, mustahik, and society as a whole. Maslahah, which comes from the Arabic term meaning ‘goodness’ or ‘benefit’, in the context of zakat is not only limited to the fulfilment of religious obligations, but

²⁹ Afief El Ashfahany and Muhammad Iqbal Nur Ishlahudin, “Efficiency Analysis of Zakat Management Institutions in Banyumas Regency: Case Study of LAZISMU, LAZISNU and BAZNAS,” *Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 10, no. 1 (2023): 51, <https://doi.org/10.31942/iq.v10i1.8261>.

³⁰ A. Khusnun Ridho, “Interview” (Gresik, 2 Juli 2023, 2024).



more broadly to efforts to improve the quality of life of the community.³¹ This concept refers to the principle that every policy or action in Islam must be oriented towards the good of the people, avoiding harm, and improving living conditions holistically, both economically, socially and spiritually.³²

In terms of payroll zakat, the concept of *maslahah* leads to how zakat automatically deducted from salaries can have a greater positive impact than just fulfilling religious obligations. One of the main benefits is the ease of distributing zakat to *mustahik* in need, so as to reduce social inequality and improve the economic conditions of the poor.³³ This supports the theory of welfare economics, which focuses on the redistribution of wealth to create collective welfare. Moreover, payroll zakat also provides space for *muzakki* to participate in the economic empowerment of *mustahik*, through various programmes that can increase their capacity and skills. For example, zakat institutions can provide skills training or business capital assistance, which will help *mustahik* to be financially independent.³⁴

In line with the concept of *maslahah*, the purpose of zakat payroll is not only to fulfil the immediate needs of the *mustahik*, but also to build long-term welfare by increasing the productivity and capacity of the poor.³⁵ Therefore, good zakat management should pay attention to two aspects: targeted distribution and empowerment of *mustahik* to get out of structural poverty. This can be achieved with a more systematic and integrated approach, which involves *muzakki* in the *mustahik* empowerment process, and encourages them to continue participating in sustainable social activities.

Through the application of zakat payroll with *maslahah* principles, zakat programmes are not only seen as a religious obligation, but also as a means to achieve greater social goals. For example, BAZNAS Gresik Regency has started to implement

³¹ Maulida Dwi Agustiningsih et al., "Discovering the Experience of Financial Technology (FinTech) Users in Paying Zakah, Infaq, and Sadaqah (ZIS) in East Java, Indonesia," *El-Qish: Journal of Islamic Economics* 1, no. 2 (2021): 132–43, <https://doi.org/10.33830/elqish.v1i2.1842.2021>.

³² Ulya Utari, Nurma Sari, and Amri Amri, "Utilization of Zakat Funds on The Welfare Dimensions of The Poor In Aceh Besar (Baitul Mal Mustahik Case Study)," *El-Qish: Journal of Islamic Economics* 1, no. 1 (2021): 56–68, <https://doi.org/10.33830/elqish.v1i1.1534.2021>.

³³ Maghfirah Maghfirah, "Zakat Management and Poverty Alleviation in Indonesia," *Jurisdictie* 11, no. 2 (2021): 286–313, <https://doi.org/10.18860/j.v1i1i2.9261>.

³⁴ SOLAHUDDIN ABDUL HAMID et al., "Zakat Distribution Management and Poverty Issues: A Study in the State of Kedah," *Russian Law Journal* 11, no. 4s (2023): 372–79, <https://doi.org/10.52783/rj.v11i4s.859>.

³⁵ Annisa Rizqa Alamri et al., "Management of Productive Zakat Management of Mustahik Welfare in Baznas Gorontalo District," *Prosperity: Journal of Society and Empowerment* 3, no. 1 (2023): 19–29, <https://doi.org/10.21580/prosperity.2023.3.1.14631>.



zakat payroll with an approach that prioritises the sustainability of community empowerment programmes. In this way, zakat is not only used to fulfil mustahik's basic needs in the short term, but also to equip them with skills or business capital, which in turn will reduce their dependence on social assistance in the long term.

However, to achieve the maximum *maslahah* goal, a strict supervision system is needed in the management of zakat payroll.³⁶ Without transparent management, payroll zakat may fail to achieve its purpose and instead has the potential to create injustice in its distribution.³⁷ Therefore, it is important for zakat institutions to provide an open reporting system, which allows muzakki to monitor the flow of their zakat funds and ensure that the funds are used in accordance with the stated purpose, which is for the welfare of the people.

The social welfare resulting from the implementation of zakat payroll should cover various dimensions, ranging from the improvement of economic quality of life to the establishment of more inclusive and mutually supportive social networks. Thus, payroll zakat is not just an individual obligation, but also part of a social system that supports solidarity among community members. In this case, *maslahah* does not only focus on material benefits, but also on achieving broader social welfare, which can bring benefits to all levels of society.³⁸

The implementation of payroll zakat in a *maslahah* perspective must involve a broader dimension than just the fulfilment of zakat obligations. In addition to providing benefits to mustahik, who directly receive assistance from zakat, *maslahah* in this context must also cover larger social and economic aspects. For example, payroll zakat can strengthen the micro-economy by directing zakat funds to empowerment programmes that will reduce mustahik's dependence on long-term social assistance. In this case, *maslahah* focuses not only on fulfilling current needs, but also on long-term development that can provide independence to mustahik.

One of the ways that can be done to achieve *maslahah* is by improving the quality of zakat management through training, education, and capacity building for mustahik.

³⁶ A A K Karim, A Jumarding, and A Ahmad, "The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province," *International Journal of ...* 8, no. 2 (2022): 75–98, <https://doi.org/https://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/300>.

³⁷ Qurroh Ayuniyyah, Didin Hafidhuddin, and Hambari Hambari, "The Strategies in Strengthening the Role of Zakat Boards and Institutions in Indonesia," *International Journal of Zakat* 5, no. 3 (2020): 73–87, <https://doi.org/10.37706/ijaz.v5i3.244>.

³⁸ Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?"



Thus, payroll zakat is not just an automatic flow of funds, but also a tool for greater economic empowerment.³⁹ Zakat that is managed in the right way will have a positive impact on improving their quality of life, both in terms of economy, education, and health.⁴⁰ This is in line with the principle of *maslahah* that encourages the welfare of the people holistically.

In practice, the implementation of payroll zakat based on *maslahah* must also pay attention to the principle of justice in the distribution of zakat. Therefore, zakat institutions must have an accountable and transparent system, which allows muzakki to know how their zakat funds are used and where they are allocated. In this way, public trust in the payroll zakat system will increase, which in turn will encourage the participation of more muzakki in the zakat programme.⁴¹ Payroll zakat can also be part of the effort to reduce social inequality in society. By deducting zakat directly from salaries, zakat funds will be distributed more quickly to the rightful recipients, without any delays or obstacles caused by the inability of mustahik to access zakat directly. This approach also reduces the potential for misuse of zakat, as its distribution can be done in a more structured and targeted manner.⁴² Therefore, payroll zakat can strengthen social solidarity by facilitating a more equitable distribution of wealth in society.

However, to ensure that this *maslahah* goal is achieved, there needs to be strict supervision from the zakat institution. One of the main challenges in the implementation of zakat payroll is to ensure that zakat funds actually reach those who are entitled and are used effectively.⁴³ Without a transparent and accountable reporting system, it is difficult for muzakki and the public to know whether zakat funds are being used in a way that is in line with Islamic objectives.

³⁹ T M Putri and S Herman, "Pengaruh Model Penerimaan Teknologi Dan Literasi Keuangan Syariah Terhadap Niat Transaksi Zakat, Infaq, Dan Sedekah (ZIS) Berbasis Digital (Studi Kasus ...," *Al-Istimrar: Jurnal Ekonomi Syariah* 1 (2022): 186–214, <https://jurnal.islahiyah.ac.id/index.php/istimrar/article/view/149%0Ahttps://jurnal.islahiyah.ac.id/index.php/istimrar/article/download/149/113>.

⁴⁰ Mohammad Muchlis Solichin and Achmad Muhlis, "Correlation between Religiosity and Student Achievement Motivation in Islamic Education Science Students," *International Journal of Innovation, Creativity and Change* 11, no. 10 (2020): 406–20.

⁴¹ Norliyana Izzati Mohd Nazri and Hasanah Abd Khafidz, "Zakat Harta Ahli Keluarga Dan Tanggungan Menurut Fiqh Islam Dan Impaknya," *Jurnal "Al-Shafi'i: Jurnal Antarabangsa Kajian Islam Kontemporari"* Pusat Penyelidikan Mazhab Syafi'i 1, no. 1 (2020): 1–24.

⁴² Nurmala and Koni, "DIFFERENCES AND SIMILARITIES IN THE DIVISION OF INHERITANCE LAW ACCORDING TO ISLAMIC LAW AND JAVANESE CUSTOMARY LAW IN INDONESIA IN A COMPARATIVE STUDY OF LAW, so That."

⁴³ Haetami, "Islamic Law Enforcement Through Religious Courts in Indonesia."



Empowerment of mustahik, through programmes integrated with zakat payroll, is one of the main aspects that should be emphasised in this approach. Empowerment is not only limited to providing financial assistance, but also includes skills training and providing access to economic opportunities that can improve the quality of life of mustahik in a sustainable manner.⁴⁴ With an empowerment programme based on zakat payroll, mustahik not only receive temporary assistance, but also have the opportunity to improve their standard of living in a sustainable manner.⁴⁵ The concept of *maslahah* in the context of zakat payroll also involves a high moral and ethical dimension. Zakat management does not only aim to fulfil religious obligations, but also to build broader human values. Zakat payroll allows muzakki to be directly involved in the endeavour to create a fairer and more just society.

In addition, one of the advantages of zakat payroll is that it can encourage the creation of a system that is more inclusive and responsive to community needs. Payroll zakat programmes can be tailored to various economic and social conditions in their respective regions, allowing zakat institutions to design programmes that are more in line with local characteristics. For example, in areas with high poverty rate, zakat payroll can be directed to programmes that support the improvement of education and health quality for mustahik.

Zakat payroll also provides benefits in terms of achieving long-term goals for social development. For example, by involving muzakki in the economic empowerment process through zakat payroll, they will feel more connected to the community and more encouraged to participate in other social activities.⁴⁶ This encourages the creation of stronger social networks in the community, which in turn will help accelerate the achievement of broader development goals, such as poverty reduction and overall improvement of community welfare.⁴⁷

By looking at all these aspects, it can be concluded that the implementation of zakat payroll based on the principle of *maslahah* will be more effective in achieving social welfare if the management is done carefully and pays attention to the principles of transparency, fairness and accountability. In addition, it is important to continuously

⁴⁴ Sonial Manara, Rachman Eka Permata, and Heru Pranjoto, "Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to Overcome Poverty in Indonesia."

⁴⁵ Purwatiningsih, "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?"

⁴⁶ Djatmiko, "Re-Formulation Zakat System as Tax Reduction in Indonesia."

⁴⁷ Khosyi'ah et al., "Absolute Competence in the Fields of Alms in the Religious Courts."



evaluate the programmes implemented, to ensure that the managed zakat really provides optimal benefits to the community. A good payroll zakat system will contribute greatly to reducing social inequality and improving the quality of life of the people.

Harmonisation of Zakat Payroll based on Socipreneur: Maqasid Perspective

Harmonisation of payroll zakat in maqasid sharia perspective is an effort to integrate the obligation of zakat with the great goal of sharia, which is the achievement of human welfare. One of the objectives of maqasid sharia is to achieve social justice, which includes the welfare of all members of society.⁴⁸ Payroll zakat, which is the automatic deduction of zakat from salaries, can serve as an effective means to realise this goal. By ensuring that zakat is channelled in a structured and targeted manner, this system can reduce social inequality and promote the welfare of the people equally.

Maqasid sharia teaches that zakat is not only an individual obligation, but also a tool to create community welfare. In this context, payroll zakat can be a very useful instrument to fulfil the basic needs of mustahik more quickly and efficiently.⁴⁹ Programmes that use zakat funds for economic empowerment, education, or health can improve the quality of life of mustahik, which is in accordance with the principle of protection of property, offspring, and soul which is part of maqasid sharia.

One of the advantages of payroll zakat in maqasid sharia perspective is its ability to strengthen an inclusive and sustainable economic system. With zakat automatically deducted from salaries every month, zakat funds can be managed more efficiently and channelled directly to those in need. This not only provides temporary financial assistance, but also encourages the empowerment of mustahik to become economically independent, which is in line with the maqasid syariah objective of protecting wealth and promoting long-term prosperity.⁵⁰

Harmonisation of payroll zakat should also prioritise the principle of justice in zakat distribution. Zakat managed by zakat institutions must be guaranteed to reach the

⁴⁸ Ardiansyah et al., "Digitalisasi Filantropi Islam Pada Pesantren Di Pulau Madura Digitalization of Islamic Pillantry in Islamic Boarding Schools on the Island Of."

⁴⁹ Muhammad Nurfikri Amin and Fadel Sj, "Interfaith Marriage from the Perspective of Maqashid Al-Syari ' Ah Jasser Auda (Analysis of Decision Number 916 / Pdt . P / 2022 / PN . Sby .)," *Mutawasith: Jurnal Hukum Islam* 6, no. 2 (2023): 156–67, <https://doi.org/http://jurnal.iailm.ac.id/index.php/mutawasith>.

⁵⁰ Kusnan, Muhammad Damar Hulan Bin Osman, and Khalilurrahman, "Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra's Thoughts," *Millah: Journal of Religious Studies* 21, no. 2 (2022): 583–612, <https://doi.org/10.20885/millah.vol21.iss2.art10>.



rightful mustahik, without any intervention or inequality. A transparent and accountable system is very important to ensure that every zakat fund collected can be used properly. In the perspective of maqasid sharia, this justice is not only related to the distribution of wealth, but also by ensuring that the rights of mustahik are given without discrimination.

Maqasid sharia also emphasises the importance of transparency and accountability in the management of payroll zakat. Muzakki should be able to know clearly how the zakat they pay is used for the benefit of the people.⁵¹ This will not only increase public trust in zakat institutions, but will also encourage greater participation in the payroll zakat programme. In this regard, zakat institutions must ensure that the management of zakat funds is conducted in an open and accountable manner.⁵² In addition, payroll zakat in maqasid sharia perspective plays a role in poverty reduction more systematically. Poverty reduction more systematically. By deducting zakat that is routinely deductions that are carried out routinely and structured, zakat funds will more quickly flow to mustahik in need.⁵³ This provides a quick response to economic conditions that are less favourable for the majority of the community, without waiting for individual initiatives from the muzakki. Overall, this system helps accelerate wealth distribution and the reduction of economic inequality

A payroll zakat programme that is based on the maqasid sharia principle should also must also encourage mustahik empowerment. By providing training skills, business capital assistance, or better access to education, zakat can help mustahik to escape poverty sustainably.⁵⁴ Can help mustahik to move out of poverty in a sustainable manner. This empowerment not only provides short-term benefits, but also gives the mustahik with the skills and resources that enable them to build a better a better life for themselves

⁵¹ N A Ghazali et al., "New Framework for the Management of Waqf Land Registration System in Malaysia," ... and Management, 2021, <https://doi.org/10.1108/IMEFM-04-2019-0172>.

⁵² Fizza Ishaq and Ansar Abbass, "Characteristics of Islamic Entrepreneurship: Success of Small and Medium Enterprises (SMEs) in Pakistan," *Business & Social Science Journal (BSSJ)* 5, no. 2 (2020): 1–15, <http://www.bssj-re.com/journals/BSSJ-01062020.pdf>.

⁵³ Shawon Muhammad Shahriar et al., "Waqf as a Tool for Rendering Social Welfare Services in the Social Entrepreneurship Context," *Global Journal Al-Thaqafah* 8, no. 1 (2018): 1–12, <https://doi.org/10.31235/OSF.IO/8BFJY>.

⁵⁴ Rijalul Khaer, Atep Firmansyah, and Pupun Saepul Rohman, "Meta-Analysis Of Wakaf Based Sharia Microfinance Institutions," *Perisai : Islamic Banking and Finance Journal* 7, no. 2 (2023): 237–54, <https://doi.org/10.21070/perisai.v7i2.1661>.



and their families, in accordance with the sharia's maqasid objective of protecting offspring and property.⁵⁵

Harmonising payroll zakat also means creating a more inclusive zakat culture. inclusive culture. By making zakat more accessible and manageable through the payroll system, more individuals will be able to pay it. The payroll system, more individuals will be able to participate in the payment of zakat.⁵⁶ This system can overcome barriers that previously may prevent many people from paying zakat in a timely manner and in the in an amount that is in line with their obligations. It also contributes to the spread of zakat awareness among the wider community.

In the context of maqasid sharia, effective payroll zakat management should include continuous evaluation of the impact of the programmes that are funded by zakat. This is important to ensure that zakat funds are funds are actually utilised to provide maximum benefits to the mustahik and the community in general.⁵⁷ Society in general. This evaluation will help zakat institutions to identify whether the objectives of economic empowerment, education, and health have been objectives have been achieved, as well as ensuring that the distribution of zakat is done in accordance with the principles of justice and benefit.⁵⁸

The success of payroll zakat harmonisation in maqasid sharia perspective perspective will largely depend on the cooperation between zakat institutions, government, and society. The government can play an important role in creating policies policies that support the implementation of zakat payroll, while zakat institutions must ensure that their management system is efficient, transparent, and accountable. With this collaboration, payroll zakat can be an effective instrument to achieve the goal of maqasid sharia, which is to create a more just, prosperous, and sustainable society.

⁵⁵ Syahrini Syahrul and M. Wahyuddin Abdullah, "Islamic Entrepreneurship Based on the Concept," *Aicieb* 2019, 2019, 39–50.

⁵⁶ Surita Hartini Mat Hassan et al., "The Influence of Promotion and Waqf Knowledge toward Cash Waqf Awareness in Pahang Region," *International Journal of Academic Research in Business and Social Sciences* 11, no. 4 (2021), <https://doi.org/10.6007/ijarbss/v11-i4/9816>.

⁵⁷ Surita Hartini Mat Hassan et al., "The Implementation of Ijarah in Producing the Wakaf Property: Studies in Penang, Malaysia," *International Journal of Academic Research in Business and Social Sciences* 11, no. 1 (2021), <https://doi.org/10.6007/ijarbss/v11-i1/9007>.

⁵⁸ M. F. Puteri Nur Farah Naadia and A. R. Khairuddin, "Shariah Compliance Risk Management in the Provision of Wakaf-Zakat Housings," *International Journal of Islamic Thought* 19, no. 1 (2021): 102–9, <https://doi.org/10.24035/IJIT.19.2021.200>.



D. Conclusion

Based on the results of the research and analysis conducted, it can be concluded that the implementation of zakat via payroll in BAZNAS Gresik District shows great potential in improving the efficiency and transparency of zakat distribution. This system not only simplifies the process of deducting zakat from workers' income, but also optimises sustainable mustahik empowerment. In a sustainable manner. From the perspective of maqasid sharia, payroll zakat is in line with the sharia's objective to create public welfare through the management of with the objective of sharia to create the benefit of the people through a more structured and fair management of by ensuring that zakat funds can be channelled on target to those who need it.

Furthermore, harmonisation of payroll zakat with maqasid sharia and maslahah approaches is very important to ensure that this system is not only important to ensure that this system not only fulfils the obligation of zakat, but also contributes to broader community empowerment. Empowerment of mustahik through education, skills training, and access to a better economic access to a better economy will accelerate the process of poverty reduction, as well as support the achievement of social justice which is at the core of maqasid sharia. Therefore, the successful implementation of zakat payroll is highly dependent on co-operation between zakat institutions, government, and society in creating a more inclusive and beneficial a more inclusive and beneficial system for the welfare of the people.

REFERENCE

- A. Khusnun Ridho. "Interview." Gresik, 2 Juli 2023, 2024.
- Abd. Kholik. "Interview." Gresik, 28 Juni, 2024.
- Agustin, Nely, and Farid Ardyansyah. "The Effect of Knowledge , Promotion , Religiosity , and Consumer Income on the Decision-Making of Being a Financing Customer at KSPPS BMT Nurul Jannah Gresik" 1, no. 1 (2023): 1–18.
- Alamri, Annisa Rizqa, Jenal Igrisa, Desca Thea Purnama, Mutmainnah Mutmainnah, Marini Marini, Reiki Nauli Harahap, and Nurul Adha. "Management of Productive Zakat Management of Mustahik Welfare in Baznas Gorontalo District." *Prosperity: Journal of Society and Empowerment* 3, no. 1 (2023): 19–29. <https://doi.org/10.21580/prosperity.2023.3.1.14631>.
- Amin, Muhammad Nurfikri, and Fadil Sj. "Interfaith Marriage from the Perspective of Maqashid Al-Syari ' Ah Jasser Auda (Analysis of Decision Number 916 / Pdt . P / 2022 / PN . Sby .)." *Mutawasith: Jurnal Hukum Islam* 6, no. 2 (2023): 156–67. <https://doi.org/http://jurnal.iailm.ac.id/index.php/mutawasith>.
- Amirullah, Supriadi Hamdat, Muhammad Basir, and Suparman Abdullah. "Functions of the



- Agency of Amil Zakat, Infaq, Sedakah and Its Management in Gowa District, South Sulawesi Province, Indonesia.” *Asian Journal of Applied Sciences* 10, no. 4 (2022): 366–78. <https://doi.org/10.24203/ajas.v10i4.7023>.
- Ardiansyah, Firman, Fitriyana Agustin, Ridan Muhtadi, Jawa Timur, and Jawa Timur. “Digitalisasi Filantropi Islam Pada Pesantren Di Pulau Madura Digitalization of Islamic Pillantry in Islamic Boarding Schools on the Island Of.” *Journal Of Islamic Banking And Shariah Economy* 1, no. 2 (2021): 225–55.
- Ashfahany, Afief El, and Muhammad Iqbal Nur Ishlahudin. “Efficiency Analysis of Zakat Management Institutions in Banyumas Regency: Case Study of LAZISMU, LAZISNU and BAZNAS.” *Iqtisad: Reconstruction of Justice and Welfare for Indonesia* 10, no. 1 (2023): 51. <https://doi.org/10.31942/iq.v10i1.8261>.
- Ashfahany, Afief El, Wulan Galuh Savitri, and Sheila Putri Anggraeni. “Strategy Of Professional Zakat Fundraising In Zakat Management Institutions.” *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita* 12, no. 1 (2023): 35–47. <https://doi.org/10.46367/iqtishaduna.v12i1.1042>.
- Auliyah, Robiatul, and Basuki Basuki. “Ethical Values Reflected on Zakat and CSR: Indonesian Sharia Banking Financial Performance.” *Journal of Asian Finance, Economics and Business* 8, no. 1 (2021): 225–35. <https://doi.org/10.13106/jafeb.2021.vol8.no1.225>.
- Ayuniyyah, Qurroh, Didin Hafidhuddin, and Hambari Hambari. “The Strategies in Strengthening the Role of Zakat Boards and Institutions in Indonesia.” *International Journal of Zakat* 5, no. 3 (2020): 73–87. <https://doi.org/10.37706/ijaz.v5i3.244>.
- Bainawi, Mohammad Rofi’i. “Interview.” Surabaya, 25 November, 2024.
- Budi Santoso, Cahyo, Mohammad Nizarul Alim, and Slamet Riyadi. “Reconstruction of Zakah Governance in Indonesia (Review on the No. 23 Year 2011).” *International Journal of Engineering & Technology* 7, no. 2.29 (2018): 1015. <https://doi.org/10.14419/ijet.v7i2.29.14300>.
- Dikuraisyin, Basar, Ghosyi Harfiah Ningrum, and Julianinggar Lusiana Isnaini. “Asset Waqf Management Model in the Health Sector LAZNAS Daarut Tauhiid Peduli Surabaya.” *AL-FALAH: Journal of Islamic Economics* 7, no. 2 (2022): 227. <https://doi.org/10.29240/alfalah.v7i2.4921>.
- Djatmiko, Hary. “Re-Formulation Zakat System as Tax Reduction in Indonesia.” *Indonesian Journal of Islam and Muslim Societies* 9, no. 1 (2019): 135–62. <https://doi.org/10.18326/ijims.v9i1.135-162>.
- Dwi Agustiniingsih, Maulida, Novita Nurul Islami, Tiara Tiara, and Widyo Pramono. “Discovering the Experience of Financial Technology (FinTech) Users in Paying Zakah, Infaq, and Sadaqah (ZIS) in East Java, Indonesia.” *El-Qish: Journal of Islamic Economics* 1, no. 2 (2021): 132–43. <https://doi.org/10.33830/elqish.v1i2.1842.2021>.
- Faisal, Yusuf, ETTY Murwaningsari, and Tatik Mariyanti. “MAQASHID SHARIAH MUZAKKI ’ S REVIEW USING THE LATEST SEVEN DIMENSIONS,” 2022, 1285–97.
- Ghazali, N A, I Sipan, MTSH Mohammad, and ... “New Framework for the Management of Waqf Land Registration System in Malaysia.” ... *and Management*, 2021. <https://doi.org/10.1108/IMEFM-04-2019-0172>.
- Haetami, Enden. “Islamic Law Enforcement Through Religious Courts in Indonesia.” *ENDLESS: International Journal of Future Studies* 2, no. 2 (2019): 71–81. <https://doi.org/10.54783/endlessjournal.v2i2.105>.
- Hariyanto, Erie, Muhammad Taufiq, Zainal Abidin, Miftahul Ulum, and Maimun.



- “Effectiveness of the Economic System to Zakat and Waqf for Empowerment of the Ummah in Indonesia.” *International Journal of Advanced Science and Technology* 29, no. 6 (2020): 1910–16.
- Hassan, Surita Hartini Mat, Sakinatul Raadiyah Abdullah, Farahdina Fazial, Che Khadijah Hamid, and Salimah Yahaya. “The Implementation of Ijarah in Producing the Wakaf Property: Studies in Penang, Malaysia.” *International Journal of Academic Research in Business and Social Sciences* 11, no. 1 (2021). <https://doi.org/10.6007/ijarbss/v11-i1/9007>.
- Hassan, Surita Hartini Mat, Ramlan Mustapha, Maziah Mahmud, Siti Norma Aisyah Malkan, and Nurul Hidayah Che Hassan. “The Influence of Promotion and Waqf Knowledge toward Cash Waqf Awareness in Pahang Region.” *International Journal of Academic Research in Business and Social Sciences* 11, no. 4 (2021). <https://doi.org/10.6007/ijarbss/v11-i4/9816>.
- Hayat. *Metode Penelitian Kualitatif*. Malang: UNISMA Press, 2020.
- Ishaq, Fizza, and Ansar Abbass. “Characteristics of Islamic Entrepreneurship: Success of Small and Medium Enterprises (SMEs) in Pakistan.” *Business & Social Science Journal (BSSJ)* 5, no. 2 (2020): 1–15. <http://www.bssj-re.com/journals/BSSJ-01062020.pdf>.
- Karim, A A K, A Jumarding, and A Ahmad. “The Role of Zakat in National Economic Transformation through Regional Economic Growth in South Sulawesi Province.” *International Journal of ...* 8, no. 2 (2022): 75–98. <https://doi.org/https://ijcf.ticaret.edu.tr/index.php/ijcf/article/view/300>.
- Khaer, Rijalul, Atep Firmansyah, and Pupun Saepul Rohman. “Meta-Analysis Of Wakaf Based Sharia Microfinance Institutions.” *Perisai : Islamic Banking and Finance Journal* 7, no. 2 (2023): 237–54. <https://doi.org/10.21070/perisai.v7i2.1661>.
- Khosyi’ah, Siah, Royhan Aziz Ghifari, Mohamad Sar’an, and Ah Fathonih. “Absolute Competence in the Fields of Alms in the Religious Courts.” *International Journal of Islamic Khazanah* 11, no. 2 (2021): 90–102. <https://doi.org/10.15575/ijik.v11i2.12428>.
- Kusnan, Muhammad Damar Hulan Bin Osman, and Khalilurrahman. “Maqashid Al Shariah in Economic Development: Theoretical Review of Muhammad Umer Chapra’s Thoughts.” *Millah: Journal of Religious Studies* 21, no. 2 (2022): 583–612. <https://doi.org/10.20885/millah.vol21.iss2.art10>.
- Kusumawardani, Ika Kartika. “The Effect of Quality of Public Governance, Accountability, and Effectiveness of Intention to Pay Zakat in Zakat Institutionss With Trust As Moerating Variables.” *International Journal of Economics, Business and Accounting Research* 4, no. 1 (2020): 266–82.
- Maghfirah, Maghfirah. “Zakat Management and Poverty Alleviation in Indonesia.” *Jurisdictie* 11, no. 2 (2021): 286–313. <https://doi.org/10.18860/j.v11i2.9261>.
- Muhammad Ramdhan. *Metode Penelitian*. Surabaya: Cipta Media Nusantara, 2021.
- Muhtadin. “Interview.” Gresik, 23 Juni, 2024.
- Nazri, Norliyana Izzati Mohd Nazri, and Hasanah Abd Khafidz. “Zakat Harta Ahli Keluarga Dan Tanggungan Menurut Fiqh Islam Dan Impaknya.” *Jurnal “Al-Shafi’i: Jurnal Antarabangsa Kajian Islam Kontemporari” Pusat Penyelidikan Mazhab Syafi’i* 1, no. 1 (2020): 1–24.
- Nurmala, Leni, and Yoslan Koni. “DIFFERENCES AND SIMILARITIES IN THE DIVISION OF INHERITANCE LAW ACCORDING TO ISLAMIC LAW AND JAVANESE CUSTOMARY LAW IN INDONESIA IN A COMPARATIVE STUDY OF LAW, so That.” *International Journal of Educational Review, Law And Social Sciences (IJERLAS)* 2, no. 1 (2022): 129–42. <https://doi.org/10.54443/ijerlas.v2i1.134>.



- Pamuncak, Mohammad Bintang, Bayu Taufiq Possumah, and Diva Azka Karimah. "Investigating Zakat Institution Performance in Indonesia : A DnD Analysis on PSAK Syariah No . 109." *International Journal of Zakat (IJAZ)* 6, no. 2 (2021): 91–104. <https://ijazbaznas.com/index.php/journal/article/view/282/110>.
- Primyastanto, Mimit, Candra Intyas, Moh Fattah, Ira Rosita, and W. Aldy Khoiri. "The Business Evaluation Analysis of Milkfish Otak-Otak (Chanos Chanos) at Gresik District, East Java." *International Journal of Scientific and Technology Research* 8, no. 12 (2019): 444–48.
- Purwatiningsih, Aris Puji. "Why Do Indonesia Zakat Collection Not as Effective as Malaysia's?" *HIKMATUNA: Journal for Integrative Islamic Studies* 6, no. 1 (2020): 74–90. <https://doi.org/10.28918/hikmatuna.v6i1.2100>.
- Puteri Nur Farah Naadia, M. F., and A. R. Khairuddin. "Shariah Compliance Risk Management in the Provision of Wakaf-Zakat Housings." *International Journal of Islamic Thought* 19, no. 1 (2021): 102–9. <https://doi.org/10.24035/IJIT.19.2021.200>.
- Putri, T M, and S Herman. "Pengaruh Model Penerimaan Teknologi Dan Literasi Keuangan Syariah Terhadap Niat Transaksi Zakat, Infaq, Dan Sedekah (ZIS) Berbasis Digital (Studi Kasus" *Al-Istimrar: Jurnal Ekonomi Syariah* 1 (2022): 186–214. <https://jurnal.islahiyah.ac.id/index.php/istimrar/article/view/149%0Ahttps://jurnal.islahiyah.ac.id/index.php/istimrar/article/download/149/113>.
- Sa'adah, Mazro'atus, and Uswatun Hasanah. "The Common Goals of BAZNAS' Zakat and Sustainable Development Goals (SDGs) According to Maqasid Al-Sharia Perspective." *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial* 16, no. 2 (2021): 302–26. <https://doi.org/10.19105/AL-LHKAM.V16I2.4990>.
- Shahriar, Shawon Muhammad, Md Mahmudul Alam, Jamaliah Said, and Mohammad Monzur-E-Elahi. "Waqf as a Tool for Rendering Social Welfare Services in the Social Entrepreneurship Context." *Global Journal Al-Thaqafah* 8, no. 1 (2018): 1–12. <https://doi.org/10.31235/OSF.IO/8BFJY>.
- SOLAHUDDIN ABDUL HAMID et al. "Zakat Distribution Management and Poverty Issues: A Study in the State of Kedah." *Russian Law Journal* 11, no. 4s (2023): 372–79. <https://doi.org/10.52783/rlj.v11i4s.859>.
- Solichin, Mohammad Muchlis, and Achmad Muhlis. "Correlation between Religiosity and Student Achievement Motivation in Islamic Education Science Students." *International Journal of Innovation, Creativity and Change* 11, no. 10 (2020): 406–20.
- Sonial Manara, Ajeng, Arif Rachman Eka Permata, and R. Gatot Heru Pranjoto. "Strategy Model for Increasing the Potential of Zakat through the Crowdfunding-Zakat System to Overcome Poverty in Indonesia." *International Journal of Zakat* 3, no. 4 (2018): 17–31. <https://doi.org/10.37706/ijaz.v3i4.104>.
- Syahrul, Syahruni, and M. Wahyuddin Abdullah. "Islamic Entrepreneurship Based on the Concept." *Aicieb 2019*, 2019, 39–50.
- Utari, Ulya, Nurma Sari, and Amri Amri. "Utilization of Zakat Funds on The Welfare Dimensions of The Poor In Aceh Besar (Baitul Mal Mustahik Case Study)." *El-Qish: Journal of Islamic Economics* 1, no. 1 (2021): 56–68. <https://doi.org/10.33830/elqish.v1i1.1534.2021>.
- Yahya, F A, and N Nasrulloh. "The Relevance of Maqashid Sharia in Green Economy (Study of Coastal Tourism Area Mangrove Park Labuhan, Bangkalan-Madura)." *El Faqih: Jurnal Pemikiran Dan Hukum* ... 8 (2022). <https://ejournal.iaifa.ac.id/index.php/faqih/article/view/731%0Ahttps://ejournal.iaifa.ac.id/index.php/faqih/article/download/731/601>.