



Intra-Institutional Ziswaf Management at Al-Barokah Islamic Boarding School: A Fiqh Muamalah Review

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Abstract

Objective: This study aims to analyse the contemporary management model of zakat, infaq, sedekah, and waqf (ZISWAF) in the Al-Barokah Islamic boarding school in Simalungun, North Sumatra, from the perspective of muamalah jurisprudence. **Theoretical framework:** This study is based on the muamalah jurisprudence framework, especially the concept of ownership (al-milkiyyah), trust, benefit (maslahah), and justice ('adl) in the management of social funds. The integration of classical Islamic legal norms with contemporary management practices is the basis for assessing the effectiveness of the ZISWAF management model in the Islamic boarding school environment. **Literature review:** The literature review includes Islamic Muamalah Fiqh from an Economic perspective in Islam, Contemporary ZISWAF Management, and Islamic Boarding Schools in the Reality of Sharia Economic Implementation. **Methods:** This study uses a qualitative approach with a case study method. Data were obtained through interviews with the management of the Al-Barokah Islamic boarding school, documentation of the institution's financial reports, and observations of ZISWAF management practices. Data analysis was carried out through the stages of data condensation, data presentation, and conclusion, using muamalah jurisprudence as an interpretative framework. **Results:** The study indicates that the ZISWAF management model at the Al-Barokah Islamic boarding school applies a hybrid system that combines fundraising based on traditional religious values with modern institutional management practices. The integration of digital recording systems, participatory decision-making, and empowerment-based fund distribution reflects the application of muamalah fiqh principles in the contemporary context. This model has succeeded in increasing financial transparency, educational independence, and the social welfare of the community around the Islamic boarding school. **Implications:** These findings indicate that Islamic boarding schools have the potential to become strategic centres of Islamic social finance by institutionalising accountable ZISWAF management in accordance with sharia principles. **Novelty:** This study introduces the Integrated ZISWAF Management Model (IZMM), which combines the principles of muamalah fiqh with modern management for the sustainable management of Islamic boarding school social funds.

Keywords: ziswaf, islamic boarding school, contemporary, management, empowerment.

INTRODUCTION

The message institute is one of the oldest Islamic educational institutions in Indonesia, which is known to have close ties with various elements of society, which can be proven by the strong instillation of various religious values, togetherness, cooperation, simplicity, independence and others. In addition, significant economic potential was also discovered that could be utilised by the community in its management [1].

In today's world, the existence of Islamic boarding schools (pesantren), founded on community participation, has been legitimised by the National Education System Law. Article 8 of the Law on Community Rights and Obligations essentially affirms that the community has the right to participate in the planning, implementation, supervision, and evaluation of educational programs. Furthermore, it is clarified that the community has an obligation to participate in providing resource support for educational implementation. This provision guarantees the existence and relevance of Islamic boarding schools as community-run educational institutions and is accommodated within the national education system [1].

Islamic boarding schools can be used as a place to implement various facilities for developing the community's economic activities, in addition to being a source for spreading religious teachings. In Islam, there is economic potential that can be mobilised and managed well to realise development, namely the activities of zakat, infaq, sedekah, and waqf within the Islamic boarding school itself [2]. Ideally, Islamic boarding schools (pesantren) could strive to implement Sharia-based economic practices in their various economic activities. These Sharia-based economic practices have not been optimally implemented by Islamic boarding schools, given their various limitations, including human resources and material resources. As Islamic educational institutions, Islamic boarding schools are suitable and appropriate places to implement and even study Islamic economics. The economic potential that can be mobilised within Islamic boarding schools, both internally and externally, is immense. The Sharia knowledge learned in Islamic boarding schools can serve as legal standing and a reference for the implementation and development of Islamic economics, which can then be disseminated to the wider community [3],[4].

Based on the results of a study conducted on the reality of the implementation of Islamic jurisprudence (fiqh) in Islamic boarding schools (pesantren), it was found that there is still a lack of application of Sharia business that can be empowered within them. Islamic boarding schools, as educational institutions, transform educational values with the aim of forging students into independent Islamic individuals and being able to implement a spirit of togetherness that includes an attitude of mutual assistance, solidarity, and brotherhood among each other. Islamic boarding schools have implemented fiqh learning both theoretically and practically, but have not fully focused on the application of muamalah elements, given the role of worship elements that dominate the transformation process by the guardians and their implementation is supervised within the Islamic boarding school. Various sharia contracts have not been implemented in the business life of Islamic boarding schools and have not been taught optimally in the classroom. Islamic boarding schools also have a significant role in business management from a sharia perspective in an effort to help support the community economy based on Islamic fiqh. One of how Islamic boarding schools need to prepare cadres capable of developing Islamic economic fiqh-based Islamic boarding schools, starting from teaching and implementing it [5].

This shows that the potential of educational institutions, including those based on Islamic boarding schools, is very large to be able to help improve the economy through one of which is the empowerment of intra-Islamic boarding school ZISWAF which is very urgent to be carried out well, which starts from the understanding of the intra-Islamic boarding school community regarding ZISWAF management starting from collection, calculation and distribution as well as its management in accordance with the rules from the state and religious regulations.

In line with societal developments and globalisation, Islamic boarding schools are required to gradually implement changes without abandoning their distinctive characteristics as religious educational institutions. As Islamic educational institutions, Islamic boarding schools have the potential to participate in empowering the sharia economy because they possess the necessary foundation to empower it, both in the application and study of law and other areas. Judging from their potential, Islamic boarding schools have significant capital to implement Sharia economics across various sectors, both within the institution and within their human resources [6]. This is due to the proven independence of Islamic boarding schools in meeting the daily needs of their students. The Islamic education they implement fosters a strong understanding of the urgency of Islamic economics in modern times, and various Islamic economic contracts can be applied by Islamic boarding schools in their internal and external operations. Furthermore, a system of budget management, reporting, and accountability is essential within Islamic boarding schools, ensuring the smooth and optimal functioning of the 24-hour-a-day life within the school.

Observations reveal that many Islamic boarding schools in North Sumatra lack awareness of contemporary forms of financial transactions that can contribute to the well-being of various groups. Most Islamic boarding schools focus solely on worship and the development of classical Islamic knowledge, but play a less active role in managing economic potential and financial transactions. This finding is based on the author's observations over several years of close attention to Islamic boarding school activities, both internally and externally.

Islamic boarding schools (*pesantren*) in North Sumatra are numerous and growing rapidly. Some are established as foundations or other institutions. Others are waqf institutions established and managed collectively for the benefit of the community. Some are legal entities, such as foundations, in the form of waqf (read: waqf foundations). Ironically, however, Islamic boarding schools have not yet fully recognised the potential for empowerment and management of ZISWAF (Islamic Religious Affairs). Even more ironic is the fact that many waqf-based Islamic boarding schools or waqf foundations do not participate in ZISWAF in their operations. Indeed, waqf-based Islamic boarding schools already possess substantial capital in ZISWAF management.

Charity, *infaq*, *sedekah*, and waqf are all part of contemporary Islamic philanthropy. Islamic philanthropy has recently become a focus of attention and is being considered as a solution to support the contemporary economy. This emphasises Islam's position as a teaching that has laid the foundation for mutual sharing to resolve various problems encountered across time, place, and circumstances throughout the world, in line with the principle of Islamic jurisprudence, which states: Islamic law is appropriate for every time and place. There is also a similar rule that states: Perchanges to the fatwa and the existence of differences (in law) regarding it based on factors of time, place, situation, intention and customary factors (*habits*).

The elastic nature of Islamic law means that solutions and answers can be found for various problems to lead to a better life. The Fund for Alms, Charity, and Waqf (ZISWAF) is a branch of Islamic philanthropy that is currently receiving increasing attention from both the government and other parties. Its function is to help resolve various societal problems and simultaneously improve the community's economy. The potential of ZISWAF deserves to be empowered and maximised to support the economic revival being pursued by various government stakeholders.

The research to be conducted is in one of the locations in the North Sumatra region, specifically Simalungun Regency. The formulation of the ZISWAF management formulation in the Islamic boarding school that is the object of the study, namely the Al-Barokah Islamic boarding school in Simalungun, North Sumatra.

Message Al Barokah Modern Institute was founded by the Al Barokah Simalungun Waqf Foundation on September 24, 2011, on waqf land. Its vision is to shape and create a generation of Muslims who are morally upright, intelligent, skilled, and reliable in various

fields of knowledge. This is realised through a curriculum and teaching staff that are competent in their fields both nationally and globally.

GlueThis educational institution is a boarding school with approximately 500 students studying at the MTs (Madrasah Tsanawiyah) and MA (Madrasah Aliyah) levels. In reality, the Islamic boarding school currently collects donations and alms from students through their guardians, both during various events held by the school and when paying tuition fees. Furthermore, this Islamic boarding school, which has the status of a waqf foundation, has also managed a waqf-based educational institution since its inception in accordance with state regulations. Therefore, the Islamic boarding school can also continue to manage productive waqf for the development of the community's economy through waqf, through money or the development of land waqf.

This research leads to the discovery of a product in the form of a ZISWAF management formula in a modern and contemporary form by the Al-Barakah Islamic Boarding School educational institution. In its management, the ZISWAF institution requires various sharia-based systems from collection, distribution and management so that its management is more focused and professional, considering that Islamic teachings themselves have also placed managerialism in the ZISWAF field that can be applied in various circumstances. Therefore, this research attempts to implement a contemporary ZISWAF management formulation based on sharia business in empowering and managing the potential of Islamic philanthropy, which is in fact part of the Islamic economy, namely ZISWAF in the waqf Islamic boarding school-based educational institution.

LITERATURE REVIEW

Economic perspective in Islam

As a person's muamalah activities are in line with religious provisions. He must align with the muamalah principles outlined in Islamic teachings. Muamalah principles are the main things that must be fulfilled in carrying out activities related to material rights with fellow human beings. The things that are principles in muamalah are:

1. Halal

This principle grants Muslims the freedom to develop models for transactions, both in the contract and the product. Muslims are given the freedom to establish specific conditions in transactions, but this freedom must not be detrimental to either party. There are at least two types of conditions in business or transactional transactions: general conditions and specific conditions. General conditions refer to those established by Islamic jurists in the study of Islamic jurisprudence (fiqh) based on the Quran and the Sunnah. Special conditions, on the other hand, are those created and agreed upon by the parties involved in a transaction. Muslims are given the freedom to establish these specific conditions, as long as they do not conflict with Islamic principles and provisions. For example, if two people are buying and selling a car, the buyer agrees to proceed with the purchase on the condition that the seller washes the car before handing it over, or requires payment by bank transfer. These conditions are permissible because they do not conflict with the general principles and rules of buying and selling [7],[8].

2. Principle of Benefit

The object to be transacted must have a benefit, whether it be directly tangible, such as fruit, or indirectly, such as plant seeds. Therefore, it is not permissible to transact with an object that will result in loss for the parties to the contract, because transactions in Islam must contain benefits and avoid waste. Waste includes wastefulness, and those who engage in wasteful actions are among the brothers of Satan, according to Allah's word: God willing, .God willing Indeed, those who waste wealth are brothers of Satan, and Satan is ungrateful to his Lord.(QS Al-Isra: 27) [9].

This principle stems from Islamic teachings, which prohibit anyone from engaging in actions that harm themselves or others. Wasting or destroying property not only harms oneself but also others [10].

3. The Principle of Benefit

This principle is in line with the objectives of sharia (maqashid al-syariah), namely to bring benefit and avoid harm in every transaction carried out. In accordance with the rules: *"Resisting all forms of harm is preferable to gaining benefits."*

If in a case there are accumulated disadvantages and benefits, avoiding harm must be prioritised because the consequences of the harm caused have a greater impact than taking a small benefit. For example, buying and selling liquor and buying and selling lotteries must be strictly prohibited because the negative impact they cause is greater than the level of benefit. The principle of benefits for personal and community life [11].

4. The Principle of Willingness

In Islam, every contract or transaction between people must be carried out based on mutual consent or willingness. This is done to ensure that no transaction occurs due to coercion or intimidation of one party or the other, as stated in His Word: *O you who believe, do not unlawfully consume each other's wealth except through mutually agreeable trade between you* (QS An-Nisa: 29).

This principle implies that the transaction of muamalah is carried out based on one's own will and thoughts, not based on coercion from others. Legally, willingness or mutual consent is an inner matter and cannot be proven because it is difficult to measure the extent to which a person is willing to carry out a transaction or not. The principle of 'an taradin is manifested through a contract, namely ijab and qabul or in the form of mua'athah, namely mutual giving between the parties who carry out the transaction without the words ijab and qabul, as is the case in supermarkets today [12].

A contract must be based on the consent and will of both parties. This means that a contract executed under intimidation or pressure from one party or the other is considered invalid. This is based on the following principles: *"The basis of a contract is the willingness of both parties to the contract and the permission of the owner."*

لا يجوز لأحد أن يتصرف في ملك الغير بلا إذنه

"A person may not take legal action against another person's property without the owner's permission".

From the form of willingness that is born in the contract carried out in muamalah activities, it will give birth to a balanced sense of justice for others. A person is not permitted to carry out transactions that involve deception, oppression, or taking other people's rights without permission.

5. The Principle of Mutual Assistance

Humans are social creatures who constantly need other humans to fulfil all their needs. Therefore, it is necessary to cultivate an attitude of mutual assistance with others in every aspect of life. This is in accordance with a verse in the Quran: *Help each other in goodness and piety, and do not help each other in sin and enmity.* (QS Al-Maidah: 2).

Every transaction must contain an element of mutual assistance. For example, in a sale and purchase transaction, if the contract is executed properly, it essentially embodies a form of mutual assistance between fellow human beings. A seller needs money from a buyer, and likewise, a buyer needs goods from the seller. Indirectly, each party has helped the other through the sale and purchase contract. The seller receives the money they need, while the buyer receives the goods they need. This is the form of ta'awun (muamalah) prescribed in muamalah transactions [13].

Contemporary ZISWAF Management

Management is also often referred to as management. Management is defined as (1) the process of using resources effectively to achieve goals. (2) The leading official who is responsible for the running of a company or organisation [14]. Good zakat management is a necessity. Law No. 38 of 1999 states that "Zakat management is the planning, organising, implementing, and supervising of the collection, distribution, and utilisation of zakat." For LPZ to be effective, its management must be effective.

The management quality of a zakat management organisation must be measurable. To this end, three key words can be used as measuring tools. First, trustworthiness. Trustworthiness is an absolute requirement for every zakat collector. Without this quality, any established system will collapse. Second, professionalism. Trustworthiness alone is not enough; it must be balanced with professional management. Third, transparency. Transparency in zakat management creates a sound control system, as it involves not only internal parties but also external parties. This transparency minimises public suspicion and distrust. For zakat management to run smoothly, BAZ/LAZ must implement the principles of good organisational governance.

First, trust. Zakat is one of the pillars of Islam that speaks to the community. The obligation to pay zakat for those who pay zakat has a strong and clear Sharia basis. Allah says: "Take zakat from their wealth, thereby purifying and sanctifying them, and pray for them. Indeed, your prayer is a source of peace for them. And Allah is All-Hearing, All-Knowing." (At-Taubah (9): 103). Second, transparency. Transparency here is defined as the obligation of LAZ/BAZ, as amil, to be accountable for their duties to the public, including zaki (muzaki), mustahik (recipients of zakat), and other stakeholders. This transparency can be achieved through the publication of print media reports, audits by public accountants, and other means. Third, professionals are characterised by working full-time, possessing competence, trustworthiness, honesty, leadership qualities, and an entrepreneurial spirit. With professional management, the muzaki's mandate is fulfilled. Mustahik are empowered [15].

The three points above can be implemented if supported by the application of operational principles. The operational principles of a Zakat Management Organisation (OPZ) include: First, the institutional aspect. From an institutional perspective, an OPZ should consider various factors, namely: vision and mission, the institution's status and nature, legality and organisational structure, and strategic alliances. Second, the Human Resources (HR) aspect. HR is the most valuable asset. Therefore, the selection of who will be the amil zakat

Law No. 38 of 1999 states that "Zakat management is the activity of planning, organising, implementing, and supervising the collection, distribution, and utilisation of zakat." Meanwhile, the authority to manage zakat is the Zakat Collection Agency (BAZ), formed by the government and the Zakat Collection Institution (LAZ), formed by the community.

Islamic Boarding Schools in the Reality of Implementing Sharia Economics

According to Rahardjo, a pesantren is an institution for Islamic education and religious dissemination. This was the identity of the pesantren in its early development. Now, with numerous societal changes resulting from its influence, this definition is no longer adequate, although essentially, the pesantren retains its original function, which is consistently maintained amidst the rapid flow of change.

The economic system in Islamic boarding schools demonstrates a variety of business activities involving both the caretakers and the students in meeting their needs. Various efforts to improve the quality of the boarding school, both in terms of facilities and other aspects, are also part of business activities. All of which lead to efforts to achieve the desired goals. A student in an Islamic boarding school is educated to be a person who is responsible for the cleanliness of his dormitory, as well as the comfort of his environment. In Islamic boarding schools, students are required to assist the boarding school with construction, where

they are often involved in the casting of buildings under construction, working together to practice the adage "Berat sama dijunjung ringan sama dipikung." In addition, some students are also involved in economic activities to help the boarding school develop its economy, which is part of their education for facing a better future. In a sense, the Islamic boarding school is a laboratory for various aspects of each student as an effort to seek knowledge to achieve a better future. Islamic boarding schools prioritise education over teaching in all things, because in education, there is definitely teaching, but in teaching, there is not necessarily education. All teaching and learning activities take place 24 hours, not 6 hours. Everything that is seen, heard and felt by the students in the Islamic boarding school is education.

METHODOLOGY

The research method used in this research is a qualitative approach with a case study method [16]. This study aims to explore in depth the practice of managing zakat, infaq, sedekah, and waqf (ZISWAF) in Islamic boarding schools by reviewing its compliance with the principles of muamalah fiqh. All information obtained is analysed based on Sharia business law and Sharia economics sourced from the Qur'an, hadith, and the results of the ijtihaad of scholars related to the concept of contemporary ZISWAF management that empowers Sharia business contracts. Data collection techniques used include primary data and secondary data. Primary data were obtained directly by researchers through in-depth interviews with informants selected by purposive sampling, namely the determination of informants intentionally based on certain criteria, such as Islamic boarding school managers, ZISWAF administrators, and community leaders who understand the sharia financial system [16].

In addition, primary data was also collected through direct observation of the management and distribution of ZISWAF funds in Islamic boarding schools. Meanwhile, secondary data were obtained from various sources, including the Qur'an and Hadith, DSN-MUI Fatwas, books on Islamic jurisprudence and Islamic economics, literature on Islamic social institutions and ZISWAF management, as well as research results, seminar papers, and scientific dictionaries in Indonesian, English, and Arabic. Data analysis was conducted descriptively and qualitatively, through the stages of data reduction, data presentation, and conclusion, using the Islamic jurisprudence approach as the basis for analysis [17],[18].

Table 1. Research Method Used in This Study

Aspect	Description
Type of Research	Qualitative research with a case study method.
Approach	Islamic jurisprudence (fiqh muamalah) approach supported by Sharia business law and Islamic economics analysis.
Research Objective	To explore in depth the practice of managing ZISWAF (zakat, infaq, sedekah, waqf) in Islamic boarding schools and evaluate its compliance with the principles of muamalah fiqh.
Rationale for Approach	This approach is chosen to understand the implementation of ZISWAF management in its real context and assess the extent to which its practices align with Islamic legal principles derived from the Qur'an, hadith, and scholarly ijtihaad.
Key Figures Analysed	Islamic boarding school managers, ZISWAF administrators, and community leaders familiar with the sharia financial system (selected through purposive sampling).
Main Data Sources	Primary data: In-depth interviews and direct observation of ZISWAF management and distribution. Secondary data: Qur'an, Hadith, DSN-MUI Fatwas, books on Islamic

jurisprudence and Islamic economics, literature on Islamic social institutions and ZISWAF, research reports, seminar papers, and scientific dictionaries (Indonesian, English, Arabic).

RESULTS AND DISCUSSION

Profile and ZISWAF Management System at Al-Barokah Islamic Boarding School

Al-Barokah Islamic Boarding School Simalungun is one of the modern Islamic educational institutions in North Sumatra, which was established under the auspices of the Al-Barokah Simalungun Waqf Foundation on September 24, 2011. This Islamic boarding school stands on waqf land and has a big vision to produce a generation of Muslims who have noble morals (akhlaqul karimah), are intelligent, and have competent skills in various fields of science. Since its inception, Al-Barokah Islamic Boarding School has adopted a boarding school education system, which integrates formal teaching and learning activities with the overall character formation of students. Currently, the number of students studying at the Islamic boarding school has reached around 500 people, consisting of the Madrasah Tsanawiyah (MTs) and Madrasah Aliyah (MA) levels.

Based on observations and interviews, the management of zakat, infaq, sedekah, and waqf (ZISWAF) at the Al-Barokah Islamic Boarding School is carried out in a structured manner through a special ZISWAF unit under the direct supervision of the Islamic boarding school leadership and the foundation's general secretary. This unit functions to systematically organise the collection, management, distribution, and reporting of social funds. ZISWAF funds at the Islamic boarding school are collected from various sources, such as students, guardians, alumni, and the surrounding community. Funds are obtained through a monthly alms program, donations from religious activities, and voluntary contributions when paying tuition fees. In addition, some funds are also obtained from successful alumni who wish to contribute to the advancement of the Islamic boarding school [17],[18].

In the context of waqf, this Islamic boarding school has a distinct advantage because it is built on waqf land, so all educational and economic activities within it are based on productive waqf values. Waqf is not merely understood as a passive asset but is also optimised as a source of economic empowerment for the Islamic boarding school and the surrounding community. Al-Barokah Islamic Boarding School manages ZISWAF funds using a semi-digital system. Although not yet fully utilising financial management applications, financial recording has been done using simple computerisation to maintain accountability and facilitate oversight by the Islamic boarding school leadership.

In its implementation, Al-Barokah Islamic Boarding School emphasises the values of transparency and accountability as its main principles. ZISWAF financial reports are prepared periodically and presented to the foundation's leadership and submitted to donors as a form of public accountability. The ZISWAF fund distribution model at this Islamic boarding school is directed at three main sectors: education, through the provision of scholarships for underprivileged students and the provision of learning facilities; social, through orphanage assistance and basic food assistance; and economic, through the provision of small business capital for the community around the Islamic boarding school [19],[20].

The empowerment approach implemented demonstrates a transformation from a consumptive model of social fund management to a productive and sustainable one. This aligns with the values of Islamic jurisprudence (fiqh muamalah), particularly the principles of *maslahah* (benefit) and *'adl* (justice), which guide the use of the community's wealth for the common good [19],[20]. In the context of Islamic jurisprudence (fiqh muamalah), Al-Barokah Islamic Boarding School applies principles such as trustworthiness, justice, and *shura* (lawful trust) in fund management. The principle of trustworthiness is realised through transparency in fund management; the principle of justice is applied in the distribution of

funds to those truly entitled, while the principle of shura is reflected in collective decision-making in the use of ZISWAF funds. In addition, the Islamic boarding school also practices sharia business contracts in several economic activities, such as cooperation with student cooperatives, management of the Islamic boarding school canteen, and small agricultural businesses based on productive waqf. This pattern is a concrete form of the application of Islamic jurisprudence (fiqh muamalah) in the economic life of Islamic educational institutions.

Interviews with administrators indicate that the ZISWAF management system at the Al-Barokah Islamic Boarding School is still intra-institutional, meaning it is managed independently without direct affiliation with national zakat institutions such as BAZNAS. However, on several occasions, the Islamic boarding school has established informal collaborations with regional LAZs for specific social activities. However, the main challenge faced is the limited human resources competent in Islamic financial management. Therefore, the Islamic boarding school has initiated internal training for administrators and senior students to help them understand the basics of ZISWAF accounting and the principles of Islamic philanthropic fund management [19],[20].

Based on field findings, the ZISWAF management system at the Al-Barokah Islamic Boarding School has become an effective model of contemporary Islamic philanthropy within educational institutions. This system demonstrates a balance between the application of spiritual values and managerial professionalism in the context of Islamic boarding school modernisation.

ZISWAF Fund Collection and Distribution Pattern

The ZISWAF fundraising system at the Al-Barokah Islamic Boarding School in Simalungun demonstrates a combination of traditional methods and contemporary innovations tailored to the social characteristics of the surrounding community. The boarding school utilises the potential of its congregation, students, guardians, and alumni as its primary source of fundraising. This system relies not only on spontaneous donations but also fosters a collective awareness that ZISWAF is both an instrument of worship and a means of economic empowerment for the community.

Based on observations, there are two main methods for fundraising. First, direct collection, conducted through donation boxes within Islamic boarding schools, donations at religious events such as religious study groups, religious outreach programs, and Islamic holiday commemorations, as well as regular contributions from students' guardians. Second, indirect collection, conducted through bank transfers, simple digital channels, and dedicated Islamic boarding school accounts. This model broadens community access to participate in philanthropic activities without the constraints of distance and time.

This diverse collection system is in line with Antonio's view, which explains that in Islamic economics, ZISWAF management must pay attention to the aspects of convenience (taysir) and affordability (wusul al-haqq), so that every member of the community has the opportunity to contribute according to their abilities [21]. The use of simple digital technology by the Al-Barokah Islamic Boarding School is an adaptation of this principle in a modern context. Fundraising is also supported by a persuasive approach that emphasises spiritual values, namely that ZISWAF is not merely a social charity, but also a moral obligation and a means of purifying wealth. According to Qardhawi, zakat is a "social pillar of Islam" that has spiritual power in connecting humans with God and with each other [22]. This principle is applied by the Islamic boarding school administrators to foster philanthropic awareness among the congregation and the surrounding community.

In the context of waqf, Islamic boarding schools have developed the concept of productive waqf, where waqf assets such as land and buildings are utilised for productive economic activities, such as agricultural businesses, student cooperatives, and Islamic boarding school

canteens. This concept aligns with Mannan's opinion that modern waqf management must be directed toward productive activities to provide long-term economic benefits to the community [23]. In addition, the Islamic boarding school implements a strategy of diversifying its funding sources by involving alumni and external partners. Alumni who have succeeded in various fields are allowed to become regular donors, while collaboration with local zakat institutions, such as the regional BAZNAS, is carried out in the form of synergistic social programs. This reflects the Islamic value of ta'awun (cooperation), outlined by Al-Ghazali as a form of social solidarity that strengthens the resilience of the community [24],[25]. In the context of modern management, this collection model is also in line with the philanthropic management theory put forward by Salamon and Anheier, which emphasises that modern social institutions must integrate community participation, technological innovation, and transparent governance to achieve social effectiveness [26]. Al-Barokah Islamic Boarding School has implemented this principle by combining spiritual values and institutional professionalism.

In terms of distribution, Al-Barokah Islamic Boarding School distributes ZISWAF funds to three main sectors: education, social, and the productive economy. In the education sector, funds are used for scholarships for underprivileged students, the provision of learning facilities, and the maintenance of dormitory facilities. The social sector includes assistance to orphans, basic food assistance for the poor, and support for socio-religious activities. Meanwhile, in the productive economy sector, waqf and alms funds are allocated to capitalise on Islamic boarding school-based micro-enterprises, such as organic farming, small livestock farming, and student cooperatives. This model mimics the productive waqf practices developed in various modern Islamic boarding schools in West and East Java. This productive approach reflects the principle of *maslahah* in Islamic jurisprudence (*fiqh muamalah*), which emphasises the importance of sustainable benefits for the community.

According to Chapra, the goal of Islamic economics is not only the distribution of wealth, but also the creation of fair and sustainable economic opportunities [27],[28]. The distribution of ZISWAF (Islamic Waqf) at the Al-Barokah Islamic Boarding School reflects this idea by empowering the poor to become economically independent, rather than simply receiving temporary assistance. In practice, the distribution of funds is carried out through a management deliberation mechanism that ensures funds are used according to priorities and real needs. This reflects the application of the principle of *shura* in decision-making as taught in the Qur'an, Surah Asy-Shura, verse 38. This process also reinforces the value of good governance in the management of Islamic philanthropy.

From a Western management perspective, this system can be linked to the stakeholder management theory put forward by Freeman, which emphasises the importance of balancing interests between the various parties involved in the organisation [29],[30]. As a social institution, Islamic boarding schools (*pesantren*) position donors, beneficiaries, and the surrounding community as key stakeholders in the ZISWAF ecosystem. Interviews revealed that Islamic boarding schools also conduct periodic evaluations of the effectiveness of fund distribution. Management holds quarterly meetings to review financial reports and the social impact of implemented programs. This evaluation is a crucial component of social accountability, as recommended by Islamic jurisprudence (*fiqh muamalah*) and contemporary management theory.

With its targeted and empowerment-based management, ZISWAF at the Al-Barokah Islamic Boarding School serves not only as an instrument of worship but also as a tool for social transformation, capable of driving the Islamic boarding school's economy and improving community welfare. This aligns with Ibn Khaldun's concept of '*ijtima'iyah* worship', namely, worship that has a social impact in strengthening the community's social order [31].

Principles of Islamic Fiqh in the Management of ZISWAF at the Al-Barokah Islamic Boarding School in Simalungun

From the perspective of Islamic jurisprudence (fiqh muamalah), the management of zakat, infaq, sedekah, and waqf (ZISWAF) is part of the muamalah maliyah activity, namely the relationship between humans in the field of wealth regulated by Islamic law. Al-Barokah Islamic Boarding School in Simalungun has implemented a number of basic principles of Islamic jurisprudence (fiqh muamalah), which function as ethical and legal guidelines in managing community funds to avoid elements of injustice and misuse. The first principle implemented is amanah, which means honesty, responsibility, and sincerity in maintaining and distributing community assets. In the context of ZISWAF, amanah requires every manager to act honestly and professionally, as Allah says in QS. Al-Anfal [8]: 27, "O you who believe, do not betray Allah and the Messenger (Muhammad) and do not betray the trust entrusted to you". This verse serves as a moral foundation for the managers of social funds at the Al-Barokah Islamic Boarding School.

Based on interviews and documentation, the principle of trustworthiness is demonstrated through transparent financial reporting and the involvement of the Islamic boarding school's internal supervisors. Every ZISWAF financial transaction is recorded semi-digitally and audited periodically by the foundation's finance team. These procedures reflect the institution's commitment to maintaining public trust and ensuring the integrity of its social fund management. According to Yusuf al-Qaradawi, trust is the spirit of every Islamic economic activity; without trust, there will be no blessing in wealth, and the sharia economic system will lose its legitimacy. Al-Barokah Islamic Boarding School practices this value through open reporting mechanisms and outreach regarding the use of funds to donors and students.

The second principle is justice ('adl), which means placing something in its place and giving rights to those who deserve it. In the context of ZISWAF, justice is reflected in the process of distributing funds to mustahik in accordance with Sharia provisions. Islamic boarding schools ensure that zakat funds are only distributed to the eight groups of recipients (asnaf tsamaniyah) as mentioned in QS. At-Taubah [9]: 60. The principle of justice also includes equal access to the benefits of social funds. According to Muhammad Nejatullah Siddiqi (1983), economic justice in Islam is not only about distribution, but also opportunities for society to develop productively [32]. The application of this principle is evident in the scholarship program for students and the provision of micro-business capital for communities around Islamic boarding schools.

In modern management practice, this principle of justice is in line with the idea of equity and fairness put forward by John Rawls in *A Theory of Justice*, which states that a just social system is one that ensures the greatest welfare for the weakest groups [33]. Thus, the ZISWAF fund distribution system of Al-Barokah Islamic Boarding School is relevant to the concept of universal social justice.

The third principle applied is *maslahah* (benefit), which is the ultimate goal of every Islamic transaction. In the context of ZISWAF management, the *maslahah* principle is realised through the use of funds to improve the welfare and independence of the community, not merely for momentary consumption. The concept of *maslahah* used by Islamic boarding schools is in line with the thoughts of Al-Ghazali (*Ihya' Ulumuddin*) and Asy-Syatibi (*Al-Muwafaqat*), who emphasised that sharia was revealed to realise the welfare of humanity by preserving five basic aspects of life: religion, life, reason, lineage, and wealth. Therefore, ZISWAF management is directed at productive activities such as entrepreneurship training, student cooperatives, and agricultural waqf programs. The *maslahah* principle is also closely related to the theory of sustainability in modern economics, as put forward by Amartya Sen in *Development as Freedom*. He emphasised that true development is that which expands human capacity for independence and participation in economic life [34]. The empowerment-oriented approach of Islamic boarding schools is in line with this idea.

The fourth principle is shura (deliberation), which is a collective decision-making process through dialogue and rational consideration. In ZISWAF management, every program plan, fund distribution, and reporting of results are prepared through a management meeting and jointly approved by the leadership of the Islamic boarding school. This shura principle is rooted in QS. Asy-Shura [42]: 38, which describes believers as those “whose affairs are decided by deliberation among themselves.” This value is practised at the Al-Barokah Islamic Boarding School as part of participatory governance, where every decision is based on the principle of collegiality, not sole authority. In modern management theory, the shura principle can be aligned with the concepts of participatory management and collaborative governance, as explained by Peter Drucker, that an effective organisation facilitates participation and shared ownership of strategic decisions [35]. Islamic boarding schools have implemented this principle by involving administrators, teachers, and community leaders in every aspect of social fund management.

These four principles are interconnected and form an ethical framework that governs the entire ZISWAF management process. According to Hasanuzzaman, Islamic financial management must be based on moral and spiritual values to avoid being trapped in mere materialism. Al-Barokah Islamic Boarding School makes these values the spirit of the institution. Structurally, the application of the principles of Islamic jurisprudence (fiqh muamalah) in the Islamic boarding school is also reflected in the clear division of roles between administrators, supervisors, and beneficiaries. An internal oversight system ensures that there is no misappropriation of funds, while a competency-based management structure ensures professionalism in operations. This approach demonstrates that the Islamic boarding school has successfully combined Islamic values with the principles of good governance recognised in Western literature. Principles such as accountability, transparency, participation, and effectiveness, as proposed by the UNDP (1997) in the concept of modern governance, are also adopted in the context of religious institutions.

Table 2. Concise Framework of Fiqh Muamalah Principles Applied in ZISWAF Governance

Aspect	Summary
Fiqh Muamalah Framework	ZISWAF management is grounded in four core principles: <i>amanah</i> , <i>'adl</i> , <i>maslahah</i> , and <i>shura</i> .
Amanah (Trustworthiness)	Implemented through transparent reporting, semi-digital records, and periodic audits to maintain integrity and donor trust.
Justice ('Adl)	Distribution complies with <i>asnaf tsamanyiah</i> and ensures equitable access through scholarships and microbusiness support.
Maslahah (Public Benefit)	Funds are directed to productive, empowerment-oriented programs aligned with classical and modern welfare concepts.
Shura (Deliberation)	Decision-making involves collective consultation with administrators, teachers, and community figures.
Governance Integration	Practices align with modern good governance principles: accountability, transparency, participation, and effectiveness.
Institutional Structure	Clear functional division and internal supervision ensure professionalism and prevent fund mismanagement.
Public Trust	High societal trust becomes strategic social capital, sustaining institutional legitimacy and philanthropic impact.
Conclusion	Al-Barokah effectively harmonises Islamic jurisprudence with contemporary management, creating a robust, ethical, and adaptive model of ZISWAF governance.

The management of ZISWAF (Islamic Religious Charity) at the Al-Barokah Islamic Boarding School is concrete evidence that Islamic values can be translated into modern and

efficient institutional practices. The collaboration between spirituality and professional management creates an Islamic philanthropic system that is adaptive to current developments. These principles also play a crucial role in maintaining public trust in Islamic boarding schools as managers of community funds. This trust constitutes invaluable social capital, as Fukuyama explains in *Trust: The Social Virtues and the Creation of Prosperity*, stating that public trust is the primary foundation for the sustainability of social organisations [36]. Therefore, Al-Barokah Islamic Boarding School not only manages ZISWAF as a religious obligation, but also as a form of implementing applicable muamalah fiqh that is able to address the challenges of social financial governance in the modern era.

Contemporary ZISWAF Management Model in Islamic Boarding Schools at Al-Barokah Islamic Boarding School

The research results show that the Al-Barokah Simalungun Islamic Boarding School has developed an Integrated ZISWAF Management Model (IZMM) that is adaptive to contemporary needs. This model is designed to address the challenges of managing Islamic social funds in the digital era while maintaining the Islamic boarding school's spiritual and traditional values.

The IZMM model at Al-Barokah Islamic Boarding School is the result of an evolution from a simple management system based on individual trusts to an organised and measurable institutional governance. This reflects the transformation of Islamic boarding schools from traditional educational institutions to centres of the community's economy based on Islamic social finance. Conceptually, the IZMM model combines two main dimensions: first, a spiritual and social dimension rooted in sharia values such as sincerity (*ikhlas*), cooperation (*ta'awun*), and the benefit (*maslahah*); second, a modern managerial dimension emphasising accountability, transparency, efficiency, and professionalism.

The basic principles of IZMM are in accordance with the theory of *maqashid al-syariah*, according to Asy-Syatibi, which emphasises the balance between fulfilling human spiritual and material needs [37]. ZISWAF management is not only directed at worship, but also at strengthening the education, economy, and welfare of the surrounding community. The first component of this model is professional management. Al-Barokah Islamic Boarding School has established an organisational structure consisting of the boarding school leadership as the person in charge, the ZISWAF division as the technical implementer, the administration and finance department as the transaction recorder, and the sharia supervisory board as the controller of sharia compliance. This institutional structure ensures a clear division of tasks, a sound coordination system, and accountability in program implementation. According to Mintzberg, a decentralised organisational structure allows for operational effectiveness as well as flexibility in decision-making [38]. This is evident in the collective work system between students, teachers, and Islamic boarding school administrators at Al-Barokah.

This principle of professionalism is also in line with Umer Chapra's view, which emphasises that modern Islamic economics demands the application of efficient management principles while remaining grounded in Islamic moral values. Thus, professionalism in Islamic boarding schools is not a secularisation of management, but rather an Islamization of governance. The second component is the digitisation of administration. Al-Barokah Islamic Boarding School has begun implementing a simple digital recording system for ZISWAF transactions. While not yet fully automated, this system simplifies tracking of funding sources, receipts, and distribution to those entitled to receive alms.

This digitalisation initiative demonstrates that Islamic boarding schools can adapt to technological advances without abandoning their spiritual values. As Lewis explains, the integration of technology into Islamic economics is a form of contemporary *ijtihad* (innovation) to maintain the efficiency and transparency of managing community funds [39]. In a global context, this practice of digitising social finance aligns with the concept of E-Philanthropy proposed by Bennett and Barkensjo, where digital technology is used to

increase public participation and the efficiency of charitable fund distribution. The third component is economic empowerment. Al-Barokah Islamic Boarding School distributes productive waqf funds to support small business activities such as agriculture, animal husbandry, and student cooperatives. This program is designed so that ZISWAF funds do not stop at short-term consumption, but circulate in an economic cycle that empowers the community.

This concept of productive waqf refers to the idea of Mannan and Kahf, which emphasises that waqf can become a financial instrument for sustainable development if managed professionally [40]. Al-Barokah Islamic Boarding School implements this view through its student-led organic farming and sheep farming programs. From a muamalah jurisprudence perspective, ZISWAF-based economic empowerment is a manifestation of the principle of *maslahah mursalah*, an effort to realise public welfare that does not conflict with sharia texts. This aligns with Ibn Qayyim al-Jauziyyah's opinion that "where there is public benefit, there God's law is upheld."

The fourth component of IZMM is partnership synergy. Al-Barokah Islamic Boarding School collaborates with official zakat institutions such as BAZNAS and regional Zakat Collection Institutions (LAZ) to expand its network and increase credibility. This collaboration allows for the exchange of resources, management training, and technical assistance. This partnership principle reflects the Islamic teaching of *ta'awun 'ala al-birr wa al-taqwa* (mutual assistance in goodness and piety), as stated in QS. Al-Maidah [5]: 2. In a management context, this synergy can be linked to the theory of network governance, which emphasises collaboration between organisations in achieving common goals [41]. From a contemporary management perspective, IZMM can be considered a hybrid governance model, a combination of traditional, moral-based governance and modern, performance- and technology-based governance. This approach is effective because it balances the spiritual and pragmatic dimensions of managing social institutions.

According to Carroll and Shabana, a successful social management model combines moral responsibility and strategic efficiency. This is evident in the IZMM Pesantren Al-Barokah, which balances sincerity and professionalism. The IZMM system also implements a regular monitoring and evaluation mechanism. The management holds quarterly meetings to review financial reports, program effectiveness, and social impact on the community. This evaluation is conducted through deliberation, involving the pesantren leadership and the supervisory board. In this context, the Islamic principle of *hisbah* is relevant to ensuring the transparency and accountability of institutions. Ibn Taymiyyah emphasised that *hisbah* is a form of moral and social oversight that must be implemented by public institutions to avoid deviations [42].

The IZMM model also fosters a participatory and inclusive culture. Students and the surrounding community are involved as volunteers in social activities and fund management. This strengthens the sense of ownership and enhances the social legitimacy of the Islamic boarding school. According to Robert Chambers, community participation in managing social funds will increase the effectiveness and sustainability of the program [43]. Al-Barokah Islamic Boarding School serves as an example of the application of this theory in the context of Islamic economics. In addition to managerial aspects, IZMM also strengthens Islamic financial literacy within the Islamic boarding school environment. Through internal training, administrators and students are taught the basics of Islamic jurisprudence (*fiqh*) regarding transactions (*muamalah*), Islamic accounting, and productive waqf management. This program enhances the capacity of the Islamic boarding school's human resources in managing community funds.

This capacity building is in line with the concept offered by Becker, who states that investment in improving the quality of human resources is the key to the success of social institutions [44]. In the context of Islamic boarding schools, this investment is made through both spiritual and technical education. The IZMM model also demonstrates an orientation

toward sustainability. The management of ZISWAF funds is not solely aimed at short-term consumption, but also at building a self-sufficient economic ecosystem. This principle aligns with Amartya Sen's concept of the capability approach, which states that development must enhance human capacity to survive and thrive [45].



Figure 1. Integrated Ziswaf Management Model

Within the framework of Islamic economics, this model demonstrates the synchronisation between the aspects of ta'abbudi (worship of God) and ijtima'i (social welfare). Every ZISWAF fund management activity is intended as worship, but is directed towards creating added social and economic value. The implementation of IZMM also strengthens the position of Islamic boarding schools as the economic powerhouse of the community in the Simalungun region. By managing social funds productively, Islamic boarding schools act as agents of social development, in line with the vision of rahmatan lil 'alamin (blessing for all the universe). This model also aligns with the theory of social entrepreneurship, which explains that modern social institutions must combine innovation, courage, and a social mission orientation to create positive change in society [46]. Al-Barokah Islamic Boarding School practices this by making ZISWAF a source of faith-based social innovation.

From a muamalah jurisprudence perspective, IZMM represents an institutional ijtihad that combines classical sharia principles with modern management mechanisms. This approach reflects the flexibility of Islamic law in responding to social and technological changes, without losing its spiritual spirit. Empirically, the implementation of IZMM has increased the effectiveness of fund distribution, enhanced public trust, and strengthened the economic independence of Islamic boarding schools. This demonstrates that Islamic boarding schools are capable of playing a role not only as educational institutions but also as innovative centres of Islamic social finance. Thus, the Integrated ZISWAF Management Model at the Al-Barokah Simalungun Islamic Boarding School reflects the harmony between muamalah jurisprudence and modern governance, between spirituality and professionalism, and between local values and global demands. This model has the potential to become a new paradigm for Islamic boarding schools in Indonesia in managing Islamic social finance in a sustainable, transparent, and community-oriented manner.

CONCLUSION

Based on the results of the research conducted, it can be concluded that the Al-Barokah Simalungun Islamic Boarding School has succeeded in developing an integrated zakat, infaq, sedekah, and waqf (ZISWAF) management system through a muamalah fiqh approach combined with modern management principles. ZISWAF management in this Islamic boarding school is not only traditional, based on sincerity and cooperation, but has also developed into a professional, transparent, and accountable system. Through the

establishment of a special ZISWAF unit, the Islamic boarding school can manage social funds in a planned, documented, and oriented manner towards the welfare of the community. The implementation of the values of amanah, justice, masalah, and shura becomes an ethical and spiritual foundation that strengthens the legitimacy of managing community funds in the Islamic boarding school environment. The Integrated ZISWAF Management Model (IZMM) implemented by the Al-Barokah Islamic Boarding School shows a harmonisation between sharia principles and modern governance. This model consists of four main components: professional management with a clear organisational structure, administrative digitisation to increase efficiency and transparency, economic empowerment through productive waqf, and partnership synergy with official zakat institutions such as BAZNAS and LAZ. The implementation of the IZMM model makes Islamic boarding schools not only religious educational institutions but also centres of Islamic philanthropy that play an active role in community empowerment. By adopting a semi-digital and collaboration-based system, Islamic boarding schools have succeeded in increasing community participation and expanding the reach of ZISWAF funds more equitably and sustainably.

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Author's Contributions

All authors contribute equally to the publication of this paper, all authors read and agree to this paper, and all authors declare no conflict of interest.

Conflicts of Interest

All authors declare no conflict of interest.

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