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Management Policy of *Zakat*, *Infaq*, and *Sedekah* (ZIS) as an Instrument for Extreme Poverty Alleviation: A *Maqashid Shariah* Perspective

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ABSTRACT: Extreme poverty remains a critical socioeconomic challenge in Indonesia, particularly amid national commitments to achieve zero extreme poverty by 2024 in alignment with the UN Sustainable Development Goals (SDGs). *Zakat*, *Infaq*, and *Sedekah* (ZIS), as core instruments of Islamic social finance, hold substantial redistributive potential to address this challenge. This study examines ZIS management policy as an instrument for extreme poverty alleviation through a *Maqashid Shariah* perspective, analyzing how its five higher objectives protection of religion, life, intellect, lineage, and wealth provide a normative and operational governance framework. Using a qualitative normative descriptive method through systematic literature and document review, this study finds that ZIS management in Indonesia, primarily administered by BAZNAS, has progressed in collection and distribution, yet faces structural challenges: low collection rates relative to national potential, imbalance between consumptive and productive distribution, limited transparency, and inadequate integration with national poverty programs. Through the *Maqashid Shariah* lens, effective ZIS management must transcend material distribution and adopt a holistic framework enhancing all five dimensions of human well-being. A paradigm shift toward productive ZIS programs, strengthened institutional governance, data integration, and multi stakeholder collaboration are proposed as key policy directions to maximize ZIS effectiveness in alleviating extreme poverty in Indonesia.

Keywords: *Zakat Infaq Sedekah (ZIS), Extreme Poverty, Maqashid Shariah, BAZNAS, Islamic Social Finance*

I. INTRODUCTION

Poverty, particularly in its extreme form, remains one of the most persistent structural challenges confronting developing nations. In Indonesia, the largest Muslim majority country in the world, the government set an ambitious target of achieving zero extreme poverty by 2024, six years ahead of the SDGs global target of 2030 (Presidential Instruction No. 4 of 2022 on the Acceleration of Extreme Poverty Elimination). As of March 2024, the percentage of the Indonesian population living in extreme poverty reached 0.83 percent, a reduction of 0.29 percentage points from the 2023 figure of 1.12 percent demonstrating progress, though the trajectory underscores the persistent depth of the challenge (BPS, 2024).

Within this context, Islamic social finance instruments, particularly *Zakat*, *Infaq*, and *Sedekah* (ZIS), have attracted growing scholarly and policy attention as potential complementary mechanisms for poverty reduction (Herianingrum et al., 2024) [1]. Indonesia's Muslim population, estimated at approximately 240.62 million people according to the Royal Islamic Strategic Studies Centre (RISSC) in 2023, constitutes the world's largest Muslim community, generating an enormous theoretical potential for ZIS collection. The *Badan Amil Zakat Nasional* (BAZNAS) has estimated national zakat potential at IDR 327 trillion annually, yet actual collected amounts remain far below this figure, indicating a significant mobilization gap that constrains the instrument's poverty alleviation impact (Ayati et al., 2025) [2].

Scholarly literature has examined various dimensions of zakat and poverty reduction. Choiriyah et al. (2020) [3] conducted a panel analysis at the provincial level and found a significant negative relationship between zakat distribution and poverty rates in Indonesian provinces. Mustari et al. (2024) [4] emphasized the importance of multi partner governance models in zakat fundraising to strengthen poverty alleviation impacts. More recent empirical work by Herianingrum et al. (2024) [1] confirmed zakat's role as a poverty reduction instrument while highlighting the need for institutional strengthening. At the international level, Aziz et al. (2020) [5] demonstrated through a multidimensional poverty index approach that effective utilization of zakat is necessary for achieving the SDGs.

Despite this growing body of research, a critical analytical gap remains in the application of the *Maqashid Shariah* framework as a normative and operational guide for ZIS management policy specifically targeting extreme poverty. *Maqashid Shariah* the higher objectives of Islamic law comprising the protection of religion, life, intellect, lineage, and wealth provides a holistic framework that extends well beyond material concerns to encompass the full dimensions of human well-being (Saleh et al., 2024) [6]. Its application to ZIS governance has the potential to align institutional policy design with the comprehensive purposes of Islamic social finance.

This study is therefore guided by the following research questions: (1) How has ZIS management in Indonesia been structured and what are its principal policy challenges? (2) How does the *Maqashid Shariah* framework provide normative guidance for ZIS management as an instrument for extreme poverty alleviation? (3) What policy reforms are needed to strengthen ZIS effectiveness within a *Maqashid Shariah* framework?

The significance of this study lies in its integration of normative Islamic legal objectives with empirical institutional analysis, offering a comprehensive framework for policy reform that is both religiously grounded and operationally actionable. This contributes to the broader discourse on Islamic social finance, institutional governance, and sustainable development within Muslim-majority societies.

II. METHOD

This study employs a qualitative research method with a normative descriptive approach. Normative analysis is conducted through the examination of Islamic legal principles, particularly the framework of *Maqashid Shariah*, and their application to ZIS management policy. Descriptive analysis is employed to systematically describe and evaluate existing ZIS management practices, institutional frameworks, and policy outcomes in Indonesia.

Data collection was performed through systematic literature review of primary and secondary sources. Primary sources include Indonesian legislative documents particularly Law Number 23 of 2011 on Zakat Management, Presidential Instruction Number 4 of 2022 on the Acceleration of Extreme Poverty Elimination, and relevant BAZNAS institutional reports. Secondary sources include peer reviewed academic articles indexed in SINTA (Science and Technology Index) and Scopus databases, selected from publications spanning 2018 to 2025, with primary emphasis on works from 2020 onwards. The literature search employed keywords including "*zakat*," "*infaq*," "*sedekah*," "ZIS," "*maqashid shariah*," "*maqasid al-shariah*," "poverty alleviation," "extreme poverty," "BAZNAS," "Islamic social finance," and "Indonesia," applied in both English and Indonesian across Google Scholar, Portal Garuda, and Scopus.

Inclusion criteria required that selected sources: (1) be published in peer reviewed journals accredited by SINTA (minimum level 3) or indexed in Scopus; (2) directly address ZIS management, zakat policy, *Maqashid Shariah*, or Islamic social finance in relation to poverty alleviation; and (3) be accessible in full text. Sources not meeting these criteria, or those lacking DOI, were excluded.

Analysis was conducted through thematic content analysis, wherein data from selected literature were organized into thematic categories aligned with the research questions. Themes were identified deductively based on the *Maqashid Shariah* framework and inductively from emerging patterns in the reviewed literature. Findings were triangulated across multiple sources to enhance validity. The normative *Maqashid Shariah* framework was applied as an analytical lens to evaluate the alignment and gaps between existing ZIS management policies and the comprehensive welfare objectives of Islamic law, following the methodological approach established by Dirie et al. (2024) [7] for integrating Islamic social finance with sustainable development frameworks.

III. RESULTS AND DISCUSSION

ZIS in Indonesia: Regulatory Framework and Institutional Structure

Indonesia's ZIS management is principally governed by Law Number 23 of 2011 on Zakat

Management, which established BAZNAS as the national body authorized to collect, distribute, and manage zakat at the national level, with Lembaga Amil Zakat (LAZ) operating as complementary private institutions. This regulatory framework represents a significant step toward formalizing and institutionalizing zakat as a public instrument of social welfare (Fitri, 2017) [8]. The law distinguishes between BAZNAS, which is a government authorized institution, and LAZ, which are privately established amil zakat organizations that must obtain government licensing to operate legally.

The scope of ZIS under Indonesian law encompasses three distinct instruments: zakat, which is the obligatory annual tithe prescribed by Islamic law for Muslims meeting the *nisab* (minimum wealth threshold); *infaq*, which denotes voluntary expenditure for public welfare beyond the obligatory zakat; and *sedekah*, which refers to voluntary charitable giving in any form. While zakat carries the specific legal requirements of Islamic jurisprudence, *infaq* and *sedekah* offer broader and more flexible mechanisms for social mobilization that complement zakat programs (Jaenudin & Herianingrum, 2022) [9].

Empirically, ZIS collection in Indonesia has demonstrated consistent growth. BAZNAS data indicate that national ZIS collection reached IDR 26.5 trillion in 2023, representing a significant increase from prior years. However, this figure remains far below the estimated national zakat potential of IDR 327 trillion, indicating a collection ratio of approximately 8 percent. Ayati et al. (2025) [2] identify the mediated relationship between ZIS funds, life expectancy, and education in reducing provincial poverty rates, underscoring that ZIS effectiveness is contingent upon both collection volume and the quality of distribution programming.

The distribution of ZIS funds in Indonesia has historically been divided between consumptive programs direct financial assistance to *mustahik* (eligible recipients) and productive programs economic empowerment initiatives providing capital, skills training, and business development support. Data from BAZNAS annual reports indicate that consumptive distribution continues to dominate, with productive zakat programs constituting a smaller but growing share of total disbursements. This distribution pattern has significant implications for the long-term poverty reduction impact of ZIS.

Challenges in ZIS Management for Extreme Poverty Alleviation

Despite the considerable regulatory and institutional foundations in place, ZIS management in Indonesia confronts several structural challenges that constrain its effectiveness as a poverty alleviation instrument. First, the mobilization gap between estimated potential and actual collection is substantial. Low public awareness of zakat obligations, limited institutional reach in rural areas, and fragmented governance across multiple amil zakat institutions contribute to chronic under collection (Sidik, 2023) [10]. Mustari et al. (2024) [4] highlight the multi partner governance problem, arguing that the absence of coordinated fundraising across government, private LAZ, and civil society results in duplicated efforts and missed opportunities for synergistic impact.

Second, the dominance of consumptive distribution creates a pattern of dependency rather than economic empowerment. Research by Rinanda et al. (2025) [11] demonstrates through the CIBEST welfare index that while zakat reduces immediate material poverty, its long-term impact on household welfare is maximized when productive programs are integrated with adequate monitoring and follow-up. Similarly, Haron and Sutrisno (2020) [12] demonstrate that productive zakat programs generate significantly greater income improvement among *mustahik* than purely consumptive transfers, yet remain structurally underemphasized in institutional distribution plans.

Third, transparency and accountability deficits weaken public trust and consequently reduce voluntary zakat payment compliance. A comparative institutional analysis by Riani et al. (2024) [13] found that Indonesia's zakat institutions exhibit lower efficiency scores than their Malaysian counterparts, attributable in part to weaker reporting standards, data integration, and regulatory oversight. The Sidik (2023) [10] study of zakat literacy, transparency, and compliance further confirms that transparency is a statistically significant predictor of OPZ (zakat organization) performance.

Fourth, the integration of ZIS programs with national poverty alleviation instruments remains limited. While BAZNAS participates in government anti-poverty programs, the systematic alignment of zakat distribution with national data on extreme poverty households particularly the *Pensasaran Percepatan Penghapusan Kemiskinan Ekstrem* (P3KE) database has not been fully realized. Widiastuti et al. (2022) [14] identify governance quality as a key mediating variable between Islamic social finance and poverty outcomes, suggesting that institutional integration is critical for impact maximization.

Maqashid Shariah **as a Normative Framework for ZIS Management**

Maqashid Shariah, articulated by classical scholars including Al-Ghazali and Al-Shatibi and developed by contemporary scholars such as Ibn Ashur, identifies five essential objectives (*al-kulliyyat al-khams*) that Islamic law is designed to protect and promote: religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). These objectives operate across three levels of priority: *daruriyyat* (essential necessities), *hajiyyat* (complementary needs), and *tahsiniyyat* (enhancements) (Saleh et al., 2024) [6]. Applied to ZIS governance, the *Maqashid Shariah* framework transforms ZIS from a mere financial mechanism into a comprehensive instrument of human welfare.

The protection of life (*hifz al-nafs*) is the most immediately relevant objective for extreme poverty alleviation. Extreme poverty, defined as living on less than USD 1.90 per day at purchasing power parity (World Bank standard), directly endangers human life by depriving individuals of access to food, healthcare, clean water, and basic shelter. ZIS programs directed toward food security, healthcare access, and emergency relief directly serve this objective. Sa'adah and Hasanah (2021) [15] demonstrate through a comparative analysis that BAZNAS zakat programs aligned with *Maqashid* objectives generate more comprehensive welfare improvements than programs based solely on financial criteria, affirming the need for a normative framework to guide programmatic design.

The protection of wealth (*hifz al-mal*) is operationalized through productive ZIS programs that redistribute wealth from financially capable Muslims to *mustahik* in ways that generate sustainable income and economic capacity. This objective goes beyond consumptive transfers to encompass capital provision, microenterprise support, vocational training, and financial literacy programs. Fauziyah et al. (2024) [16] demonstrate, drawing on Yusuf Qardhawi's zakat philosophy, that productive zakat aligning with *hifz al-mal* principles not only reduces poverty incidence but contributes to broader economic growth through multiplier effects. The study of Fasa et al. (2022) [17] on productive zakat management strategies further confirms that institutions adopting explicit economic empowerment frameworks achieve greater *mustahik* income improvement than those relying on consumptive distribution alone.

The protection of intellect (*hifz al-aql*) is operationalized through ZIS funded education programs, scholarships, and skills training, which address the human capital dimensions of poverty. Research consistently demonstrates that human capital deficits particularly low educational attainment are among the strongest predictors of persistent poverty across generations. Ayati et al. (2025) [2] empirically confirm that the average length of schooling, mediated by economic growth, significantly reduces provincial poverty rates, highlighting the complementary role of ZIS funded education in breaking the poverty cycle.

The protection of lineage (*hifz al-nasl*) calls for ZIS programs that support family welfare, maternal and child health, and intergenerational well-being. Extreme poverty has disproportionate impacts on children and women, creating cycles of deprivation that extend across generations. The *Maqashid Shariah* perspective requires that ZIS programs explicitly target these vulnerable family-level dimensions, not merely aggregate income metrics (Dirie et al., 2024) [7]. The protection of religion (*hifz al-din*) provides the motivational and institutional foundation for the entire ZIS system: the religious obligation of *zakat*, reinforced by the ethical voluntarism of *infaq* and *sedekah*, creates a uniquely sustainable mobilization mechanism grounded in divine command rather than state coercion.

Integrating all five *Maqashid* objectives into ZIS management policy requires a programmatic architecture that addresses not only income poverty but its multidimensional causes and consequences. Reclaiming Zakat (Tribakti, 2025) [18] analysis demonstrates that applying *Maqashid al-Shariah* principles to zakat distribution generates more equitable and comprehensive welfare outcomes than purely economic distribution criteria. The theoretical alignment between *Maqashid Shariah* and the SDGs further provides a powerful framework for aligning ZIS with global development commitments (Dirie et al., 2024) [7].

Policy Directions for ZIS Management in the *Maqashid Shariah* Framework

Based on the normative *Maqashid Shariah* framework and the empirical evidence reviewed, several key policy directions are proposed for strengthening ZIS management as an instrument of extreme poverty alleviation. First, a paradigm shift from consumptive to productive ZIS programs must be systematically institutionalized. While consumptive transfers remain essential for emergency needs aligned with *hifz al-nafs*, the preponderance of research confirms that productive programs capital grants, microenterprise support, vocational training generate greater and more durable poverty reduction. Haron and Sutrisno (2020) [12] and Herianingrum et al. (2024) [1] both demonstrate that productive zakat generates significantly higher income improvements for *mustahik* than consumptive transfers, supporting the need for explicit institutional reorientation toward productive programming.

Second, institutional governance must be strengthened through mandatory transparency standards, digital reporting systems, and regular third-party auditing. Riani et al. (2024) [13] demonstrate through comparative DEA analysis that Malaysian zakat institutions outperform Indonesian counterparts on efficiency metrics, attributable to stronger centralized governance. Sidik (2023) [10] further confirms that zakat transparency is a statistically significant predictor of compliance, indicating that governance reform would expand the collection base and thereby increase resources available for poverty alleviation. The digitalization of ZIS reporting aligned with Law Number 27 of 2022 on Personal Data Protection represents both a compliance opportunity and a governance strengthening mechanism (Rahmatullah et al., 2024) [19].

Third, ZIS data systems must be integrated with national poverty databases, particularly the P3KE dataset, to enable targeted distribution to extreme poverty households. The current fragmentation between zakat institution databases and government social welfare registries creates duplication and targeting errors. The Indonesian government's Inpres No. 4 of 2022 provides a regulatory basis for this integration, but implementation requires proactive institutional coordination between BAZNAS, the Ministry of Social Affairs, and regional governments. Widiastuti et al. (2022) [14] confirm that governance quality, including data integration and accountability mechanisms, significantly mediates the relationship between Islamic social finance and poverty outcomes.

Fourth, a multi stakeholder collaboration model must be institutionalized to bridge the gap between ZIS potential and actual collection. Mustari et al. (2024) [4] demonstrate that multi partner governance models that engage private sector actors, community organizations, and digital platforms generate significantly higher ZIS collection and distribution efficiency than single institution models. Comparative evidence from Malaysia and Indonesia (Riani et al., 2024) [13] further underscores the importance of stakeholder coordination in achieving zakat system performance.

Fifth, ZIS programs must be explicitly designed to address multidimensional poverty indicators aligned with all five *Maqashid* objectives, not merely income poverty. The CIBEST (Center for Islamic Business and Economic Studies) welfare index, which integrates material and spiritual welfare dimensions, provides a measurement framework aligned with *Maqashid Shariah* that can guide programmatic design and impact evaluation (Rinanda et al., 2025) [11]. Jaenudin and Herianingrum (2022) [9] demonstrate that ZIS programs measured through the CIBEST framework reveal deeper and more sustained welfare improvements than purely material indicators, confirming the validity of a *Maqashid* aligned welfare measurement approach.

IV. CONCLUSION

This study has examined the management policy of *Zakat*, *Infaq*, and *Sedekah* (ZIS) as an instrument for extreme poverty alleviation through the normative lens of *Maqashid Shariah*. The analysis demonstrates that ZIS possesses considerable theoretical and institutional potential as a poverty alleviation mechanism in Indonesia, given the country's large Muslim population and the established regulatory infrastructure of BAZNAS and licensed LAZ. However, the actualization of this potential is constrained by persistent structural challenges including the mobilization gap between estimated zakat potential and actual collection, the dominance of consumptive over productive distribution, transparency and accountability deficits, and insufficient integration between ZIS institutions and national poverty data systems.

The *Maqashid Shariah* framework provides a comprehensive normative architecture for addressing these challenges. By aligning ZIS management with the five essential objectives protection of religion, life, intellect, lineage, and wealth ZIS can be reoriented from a narrow financial transfer mechanism toward a holistic instrument of human welfare that addresses the multidimensional causes and consequences of extreme poverty. This reorientation requires explicit programmatic and institutional redesign rather than incremental adjustments.

Key policy directions proposed include the systematic shift from consumptive to productive ZIS programs, institutional governance strengthening through mandatory transparency and digital reporting, integration of ZIS data systems with national poverty databases, adoption of multi stakeholder collaboration models, and the use of *Maqashid* aligned welfare measurement frameworks such as the CIBEST index. These reforms, if implemented, would substantially enhance ZIS effectiveness as a complementary instrument for achieving Indonesia's extreme poverty elimination targets within the SDGs framework.

The measure of ZIS effectiveness in alleviating extreme poverty must ultimately be assessed not merely by the volume of funds distributed but by the extent to which distribution generates sustainable improvements in the five dimensions of human welfare identified by *Maqashid Shariah*. A paradigm that treats ZIS as a comprehensive welfare instrument grounded in Islamic values, rather than as a supplementary charitable transfer, offers the most promising pathway for maximizing its poverty alleviation impact in contemporary Indonesia.

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