Al-Ahwal Al-Syakhsiyah, Universitas Al-Qolam Malang
Maqashid (2026) Vol 9 No 1 : Mei-2026
https://ejournal.alqolam.ac.id/index.php/maqashid/index
p-ISSN: 2127128301

OPERATIONALIZING ḤIFẒ AL-NAFS IN ZAKAT GOVERNANCE: Developing a Maqāṣid-Based Framework for Social and Humanitarian Programs

Vina Fithriana Wibisono[1], Mufti Fitiyani[2]
[1,2] Universitas Darussalam Gontor
Email: [1]vinafithriana@unida.gontor.ac.id, [2]muftiyani.02@gmail.com

ARTICLE INFO	ABSTRACT

Article History
Recieved Feb 2026
Accepted Mar 2026
Available April 2026

Keywords:

ḥifẓ al-nafs, zakat governance, maqāṣid sharia, governance framework, social and humanitarian programs

Zakat governance plays an important role in ensuring that zakat funds are managed in accordance with Islamic principles while addressing social and humanitarian needs. However, limited studies have examined how ḥifẓ al-nafs can be operationalized as a governance framework in zakat management. This study aims to analyze the operationalization of ḥifẓ al-nafs in the management of zakat, infaq, and sadaqah (ZIS) funds through social and humanitarian programs at LAZIS Jateng Solo and to develop a maqāṣid-based governance framework. This qualitative empirical legal research employed a case study approach using interviews, observation, and document analysis. The data were analyzed through thematic analysis within the framework of maqāṣid sharia. The findings reveal three operational dimensions of ḥifẓ al-nafs: Basic Needs Protection, Emergency Response, and Humanitarian Solidarity. These dimensions demonstrate that zakat governance extends beyond fund distribution by promoting social welfare and protecting human life through preventive, responsive, and transformative governance mechanisms. The study proposes a maqāṣid-based governance framework that reconceptualizes ḥifẓ al-nafs from a normative objective into an operational governance principle for social and humanitarian programs, providing a conceptual reference for strengthening maqāṣid-oriented zakat governance.

INTRODUCTION

The rapid development of zakat institutions in Indonesia has strengthened the role of zakat, infaq, and sadaqah (ZIS) not only as instruments of religious obligation but also as mechanisms for social welfare and sustainable development.[1] According to the National Zakat Statistics released by the National Amil Zakat Agency (BAZNAS), the collection and distribution of ZIS funds have continued to increase over the past decade, reflecting growing public awareness and institutional capacity in Islamic social finance.[2] This development has encouraged zakat institutions to move beyond conventional charitable distribution toward a governance model that emphasizes accountability, transparency, effectiveness, and measurable social impact. Consequently, the success of zakat management is no longer assessed solely by the amount of funds collected and distributed but also by the extent to which these funds realize the objectives of Islamic law (*maqāṣid al-sharīʿah*) through sustainable social and humanitarian programs.[3]

From the perspective of Islamic Economic Law, this development raises an important issue concerning the relationship between law in books and law in action. Normatively, the governance of zakat in Indonesia has been regulated through Law Number 23 of 2011 concerning Zakat Management, complemented by various institutional regulations and sharia principles governing the collection and distribution of zakat funds. These legal instruments emphasize that zakat management should uphold justice, accountability, public welfare, and the protection of beneficiaries' rights.[4] However, empirical implementation often focuses on administrative compliance and financial performance, while limited attention is given to whether zakat governance substantively realizes the objectives of *maqāṣid al-sharīʿah*, particularly *ḥifẓ al-nafs* (the protection of human life). This discrepancy indicates that compliance with legal and administrative provisions alone does not necessarily guarantee that zakat governance has fulfilled its broader social and humanitarian objectives. Therefore, examining how *ḥifẓ al-nafs* is operationalized within zakat governance becomes essential for understanding whether Islamic legal principles are effectively translated into institutional practices that protect and improve human well-being.[5]

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[1] Suyoto Arief, Achmad Banding Abdullah Fikri, and Vina Fithriana Wibisono, "Filantropi Menurut Perspektif Al-Qur'an: Analisis Dalam Menyikapi Permasalahan Kesenjangan Ekonomi Umat," *ASY SYAR'IYYAH: Jurnal Ilmu Syari'Ah Dan Perbankan Islam* 8, no. 1 (2023): 1–18, https://doi.org/10.32923/asy.v8i1.3749; Imam Kamaluddin et al., "Fiqh Muamalah Analysis of the Fundraising Zakah through Conventional Bank Account," *Jurnal Hukum Islam* 21, no. 1 (2023): 181–200, https://doi.org/10.28918/jhi_v21i1_08.

[2] BAZNAS, "Outlook Zakat Indonesia Tahun 2020" (Jakarta, 2022).

[3] Genia Indah Permatasari, "Efektivitas Pengelolaan Zakat Terhadap Peningkatan Kesejahteraan Masyarakat Miskin," *Journal of Islamic Economics and Finance* 1, no. 2 (2025): 76–83, https://doi.org/10.64845/al-mudayanah.v1i2.73; Syamsuri et al., "Exploring The Potential of Zakat : Yusuf Qardhawi ' s Insights for Poverty Alleviation and Economic Growth in Indonesia," *Indonesian Journal of Islamic Economics and Finance* 4, no. 2 (2024): 377–92, https://doi.org/10.37680/ijief.v4i2.6085.

[4] Pemerintah Republik Indonesia, "Undang-Undang Republik Indonesia Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat," Pub. L. No. 23 Tahun 2011, 21 (2011).

[5] Umi Qulsum and Ade Nur Rohim, "Implementing Zakat Core Principles in Zakat Distribution Governance: A Case Study of Al Azhar Zakat Institution, Indonesia," *JEKSYAH: Islamic Economics Journal* 06, no. 01 (2026): 25–42, https://doi.org/10.54045/jeksyah.v6i01.3463; Yori Kurniawati and

In recent years, studies on zakat management have expanded from discussions on fund collection and distribution toward broader issues of institutional governance, accountability, and the realization of *maqāṣid al-sharīʿah.*[6] Studies by Wibisono et al. (2025) argue that zakat should function not merely as a mechanism for wealth redistribution but also as an instrument for strengthening sustainable community empowerment through maqāṣid-oriented governance. Similarly, Syamsuri et al. (2024) emphasize that effective zakat governance requires institutional accountability and social responsibility to ensure that zakat programs generate sustainable public welfare rather than short-term charitable assistance. Within this perspective, the success of zakat institutions is increasingly measured by their ability to create long-term social impacts rather than solely by financial performance or the volume of funds distributed.[7]

Empirical studies by Mukhlis et al. (2026) demonstrate that the implementation of *maqāṣid al-sharīʿah* provides an important framework for evaluating productive zakat programs and their contribution to community empowerment. Likewise, Mawardi et al. (2023) show that professionally managed zakat institutions contribute significantly to poverty alleviation and improvements in beneficiaries' quality of life. From a governance perspective, Isman et al. (2023) highlight that institutional accountability and stakeholder trust are essential determinants of effective zakat management[8], while Roni and Ali (2026) that transparent governance strengthens the sustainability and legitimacy of zakat institutions. Nevertheless, these studies primarily examine the realization of *al-ḍarūriyyāt al-khams*, particularly *ḥifẓ al-māl*, through economic empowerment and sustainable development programs. Collectively, they confirm that zakat governance should be evaluated not only from an administrative perspective but also from its contribution to realizing the objectives of Islamic law.[9] Collectively, these studies

Baginda Parsaulian, "Value-Based Governance (VBG) for ZISWAF Institutions: Designing a Shariah–ESG Audit Framework to Achieve Outcome Accountability and Sustainable Maqashid Syariah," *ICIEFS* 3, no. 1 (2025): 217–25, https://doi.org/10.30983/iciefs.v3i1.867.

[6] Muhammad Mustaqim Roslan, "The Theory of Hifz Al-Nafz in Islam: An Argumentative Analysis," *International Journal of Al-Qur'an and Knowledge* 3, no. 1 (2023): 22–34, https://ejurnal.kqt.edu.my/index.php/kqt-ojs/article/view/68.

[7] Vina Fithriana Wibisono et al., "Measuring Social Impact of The Minhati Scholarship Program: An SROI-Based Evaluation of ZISWAF Fund Distribution at LAZISWAF UNIDA Gontor," *Journal of Islamic Economic Laws* 8, no. 02 (2025): 128–51, https://doi.org/10.23917/jisel.v8i02.10269; Syamsuri, Ahmad Havid Jakiyudin, and Vina Fithriana Wibisono, "The Strategy Development of Ecopreneurship Through Utilization of Productive Zakat," in *7th Indonesian Conference of Zakat: An International Conference* (Tangerang: Universitas Muhammadiyah Jakarta, 2024), 84–95, https://doi.org/10.37706/iconz.2023.537.

[8] Mukhlis Mukhlis, Muhammad Romi, and Fuadah Johari, "Community-Based Productive Zakat: Evidence from Bengkalis Regency," *Review of Islamic Social Finance and Enterpreneurship* 5, no. 1 (2026): 158–73, https://doi.org/10.20885/RISFE.vol5.iss1.art9; Imron Mawardi et al., "Analyzing the Impact of Productive Zakat on the Welfare of Zakat Recipients," *Journal of Islamic Accounting and Business Research* 14, no. 1 (2023): 118–40, https://doi.org/10.1108/JIABR-05-2021-0145.

[9] Ainul Fatha Isman, Abdurrahman Mansyur, and Ali Wardani, "Realizing the SDGs through Zakat: The Maqāsid Al-Syari'ah Perspective at Zakat Institutions in Indonesia," *Muslim Business and Economics Review* 2, no. 1 (2023): 143–70; Roni and Akhwan Ali, "The Role of Productive Zakat in Advancing Sustainable Poverty Reduction through Maqāṣid-Based Welfare Frameworks," *Journal of Islamic Finance and Banking* 1, no. 1 (2026): 28–34.

confirm that zakat governance should be evaluated not only from an administrative perspective but also from its contribution to realizing the objectives of Islamic law.

Existing studies may be classified into three dominant streams of *maqāṣid*-based zakat governance research. The first stream, represented by Rahman and Jusoh (2018), and Baehaqi et al. (2025), evaluates institutional performance using maqāṣid indicators, emphasizing accountability, governance efficiency, and program effectiveness.[10] The second stream, represented by Bakar et al. (2025) and Singh et al. (2025), evaluates institutional performance using *maqāṣid* indicators, emphasizing accountability, governance efficiency, and program effectiveness.[11] The third stream, represented by Mustaffa et al. (2026) and Rokhim et al. (2026), integrates *maqāṣid* principles into governance models through value-based and sharia-compliant institutional frameworks.[12] Although these studies have significantly advanced the discourse on Islamic social finance, they predominantly position *maqāṣid* as an evaluative benchmark for assessing governance outcomes rather than as an operational principle that shapes institutional decision-making and program design from the outset.

Despite these developments, studies by Mukhlis et al. (2026), Mawardi et al. (2023), Isman et al. (2023), Roni and Ali (2026), Wibisono et al. (2025), and Syamsuri et al. (2024) generally positioned *ḥifẓ al-nafs* as a normative concept or evaluative indicator within *maqāṣid sharia* rather than as an operational governance principle. Existing research has predominantly focused on measuring program effectiveness, beneficiary welfare, institutional accountability, or the fulfillment of *maqāṣid* in general, while limited attention has been given to explaining how *ḥifẓ al-nafs* is translated into concrete governance practices within zakat institutions. Consequently, the relationship between social and humanitarian programs and the operationalization of *ḥifẓ al-nafs* remains insufficiently explored. This limitation indicates the need for a governance-oriented framework capable of explaining how Islamic legal principles are implemented through institutional policies and social programs in contemporary zakat management.

Against this background, an important theoretical gap remains. Existing *maqāṣid*-based governance studies generally regard *ḥifẓ al-nafs* as one among several evaluative

[10] Norlizawati Abd Rahman and Mohd Abdullah Jusoh, "A Review of Board of Director, Shariah Supervisory Board and Zakat Distribution Performance in Malaysia," *International Journal of Academic Research in Business and Social Sciences* 8, no. 2 (2018): 770–79, https://doi.org/10.6007/ijarbss/v8-i2/3985; Ahmad Baehaqi, Anis Chariri, and Tri Jatmiko Wahyu Prabowo, "The Governance of Zakat Institutions: A Meta-Narrative Review," *Jurnal Reviu Akuntansi Dan Keuangan* 15, no. 2 (2025): 396–414, https://doi.org/10.22219/jrak.v15i2.39656.

[11] Suhaida Abu Bakar, Ali Norhidayah, and Daing Maruak Sadek, "From Charity to Sustainable Development: A Review of Zakat Institutions in Poverty Alleviation," *International Journal of Research and Innovation in Social Science* 9, no. 9 (2025): 1168–81, https://doi.org/10.47772/IJRISS.2025.909000105; Bhupinder Singh, Saquib Ahmed, and Ashima Jain, "The Potential of Zakat in Poverty Alleviation to Achieve SDG 2: Zero Hunger," *Asy-Syari'ah* 27, no. 1 (2025): 21–46, https://doi.org/10.15575/as.v27i1.44588.

[12] Nurul Masirah Mustaffa et al., "Framework Construct on Zakat Studies for Institutional Development: A Systematic Literature Review," *Journal of Islamic Marketing* 17, no. 4 (2026): 1491–1517, https://doi.org/10.1108/JIMA-06-2024-0232; Abdul Rokhim et al., "From Governance to Empowerment: Interpreting Maqasid Shariah in Local Zakat Institutions in Indonesia," *Journal of Cultural Analysis and Social Change* 11, no. 1 (2026): 1855–67, https://doi.org/10.64753/jcasc.v11i1.4194.

indicators used to assess institutional performance after zakat programs have been implemented. Consequently, limited attention has been devoted to explaining how *ḥifẓ al-nafs* functions as an operational governance principle that guides institutional policy formulation, program prioritization, implementation strategies, and humanitarian decision-making. As a result, the governance mechanisms through which Islamic legal objectives are translated into institutional practice remain insufficiently theorized.

This study also adopts the contemporary *maqāṣid* perspective proposed by Jasser Auda, who argues that *maqāṣid* should be understood through a systems approach characterized by multidimensionality, openness, interconnectedness, and purposefulness.[13] From this perspective, *ḥifẓ al-nafs* should not be confined to the preservation of biological life but should also encompass institutional arrangements capable of safeguarding human dignity, resilience, and sustainable social welfare.[14] Accordingly, the operationalization of *ḥifẓ al-nafs* in zakat governance is viewed not merely as legal compliance but as a dynamic governance process aimed at realizing public maslahah. This systems perspective provides the theoretical foundation for developing an operational governance framework that translates *maqāṣid* values into institutional practices. Classical scholars such as al-Ghazali and al-Shatibi conceptualized *ḥifẓ al-nafs* as one of the essential objectives *(al-dharuriyyat al-khams)* aimed at preserving human life and preventing harm.[15] Building upon this classical foundation, Jasser Auda reinterprets *maqāṣid* through a systems approach, emphasizing multidimensionality, interconnectedness, and public welfare.

Beyond its contribution to zakat governance, this study also enriches the broader discourse of Islamic law by demonstrating that *maqāṣid* al-sharia provides a coherent analytical framework applicable across various legal domains. Recent studies by Hasan (2025) and Rosyidah (2024) have employed *maqāṣid* analysis to address contemporary issues of Islamic family law, including the childfree phenomenon, reproductive autonomy, and family welfare through the perspectives of *ḥifẓ al-nasl* and *ḥifẓ al-nafs*, particularly using Jasser Auda's systems approach.[16] Building upon this growing discourse, the present study extends the application of *maqāṣid* beyond the domain of *Aḥwāl al-Shakhṣiyyah* into Islamic social finance by examining how *ḥifẓ al-nafs* functions as an operational governance principle in zakat institutions. This extension demonstrates that the objectives of *maqāṣid* are not confined to family law but also

[13] Jasser Auda, *Maqāṣid Al-Sharīʻah as Philosophy of Islamic Law: A Systems Approach* (London & Whashington: The International Institute of Islamic Thought (IIIT), 2008).

[14] Mohammed Hashim Kamali, *Shari'ah Law: An Introduction* (Oxford: Oneworld Publications, 2008).

[15] Abu Hamid Muhammad ibn Al-Ghazali, *Al-Mustaṣfā Min 'Ilm Al-Uṣūl* (Beirut: Dār al-Kutub al-'Ilmiyyah, 1997); Abu Ishaq Ibrahim ibn Musa ibn Muhammad al-Lakhmi Al-Shatibi, *Al-Muwāfaqāt Fī Uṣūl Al-SharīʻAh* (Beirut: Dār al-Maʻrifah, 1997).

[16] Ibnu Paqih Hasan, "Childfree Choice in the Dialectic between Human Rights and Islamic Law: Navigating Bodily Autonomy and Hifz Al-Nasl," *MAQASHID* 8, no. 1 (2025): 114–34, https://doi.org/10.35897/maqashid.v8i1.2073; Naufal Hilmi Miftahur Rosyidah, "Analisis Teori Maqashid Syari'ah Jasser Auda Terhadap Fenomena Childfree: خالي من الأطفال," *MAQASHID* 7, no. 2 (2024): 38–53, https://doi.org/10.35897/maqashid.v7i2.1669.

provide a normative and institutional foundation for contemporary zakat governance and humanitarian programs.

Based on these conditions, this study reconceptualizes *ḥifẓ al-nafs* from a normative objective of *maqāṣid* al-sharia into an operational governance principle capable of guiding institutional decision-making in zakat management. Unlike previous *maqāṣid*-based governance models that primarily assess institutional outcomes, the proposed framework explains the causal relationship between governance mechanisms, program implementation, and the realization of *ḥifẓ al-nafs*. Specifically, this study explains how *ḥifẓ al-nafs* is translated into governance architecture through three complementary operational dimensions: Basic Needs Protection, Emergency Response, and Humanitarian Solidarity. This theoretical repositioning constitutes the principal novelty and contribution of the study. Unlike existing *maqāṣid*-based governance frameworks that primarily emphasize accountability, performance measurement, or institutional compliance, the proposed framework places *ḥifẓ al-nafs* at the center of governance design, thereby integrating legal objectives with institutional decision-making processes.

Therefore, this study contributes to the literature in three ways. First, it reconceptualizes *ḥifẓ al-nafs* from a normative objective into an operational governance principle. Second, it develops an empirically grounded and theoretically informed *maqāṣid*-based governance framework consisting of three complementary dimensions. Third, it extends the application of *maqāṣid* analysis from evaluative assessment toward governance design, thereby enriching contemporary discussions on Islamic social finance and Islamic legal studies.

RESEARCH METHOD

This study employed a qualitative empirical legal research design using a case study approach to examine how the Islamic legal objective of *ḥifẓ al-nafs* is operationalized within the governance practices of a zakat institution. A qualitative approach was considered appropriate because the study sought to understand governance processes, institutional values, and decision-making mechanisms through which *maqāṣid* al-sharia are translated into practice rather than to measure institutional performance quantitatively.

LAZIS Jateng Solo was purposively selected because it has consistently implemented various humanitarian and social protection programs addressing basic needs, emergency response, healthcare, education, and disaster relief. These programs provide an appropriate institutional setting for examining the operationalization of *ḥifẓ al-nafs* within zakat governance.

Participants were selected using purposive sampling based on their ability to provide information relevant to the research objectives. The study involved three key informants consisting of the Head of LAZIS Jateng Solo and two beneficiaries (*mustaḥiq*) who had directly experienced the institution's humanitarian and social welfare programs. These participants were considered information-rich cases because they represented both institutional and beneficiary perspectives regarding the implementation of *ḥifẓ al-nafs* in zakat governance. The number of participants was considered sufficient because interviews reached information redundancy and no substantially new themes emerged. Since this study aimed to develop an in-depth understanding of governance processes rather than achieving statistical generalization, emphasis was placed on the richness and relevance of the information provided by the selected participants rather than the number of respondents.

Data were collected through semi-structured interviews, direct observation, and document analysis. Semi-structured interviews allowed participants to explain institutional policies, governance practices, and personal experiences related to zakat programs. Observations were conducted to understand the implementation of humanitarian programs, while institutional documents—including annual reports, program reports, and official publications—were analyzed to complement and triangulate the interview findings.[17]

The collected data were analyzed using thematic analysis following Braun and Clarke (2006). The analysis consisted of six stages: (1) familiarization with the data through repeated reading of interview transcripts and documents; (2) generating initial codes representing governance practices related to *ḥifẓ al-nafs*; (3) identifying broader themes; (4) reviewing and refining the themes; (5) defining and naming the themes; and (6) interpreting the findings using the *maqāṣid al-sharīʿah* framework, particularly the concept of *ḥifẓ al-nafs*. Through this process, three interconnected governance dimensions—Basic Needs Protection, Emergency Response, and Humanitarian Solidarity—were identified as the principal themes explaining the operationalization of *ḥifẓ al-nafs*.[18]

To enhance the credibility and trustworthiness of the findings, methodological triangulation was employed by comparing evidence obtained from interviews, observations, and institutional documents. The consistency of emerging themes was continuously examined throughout the analytical process to ensure that the interpretation accurately reflected the empirical evidence.[19]

DISCUSSION

Institutional Governance of Zakat at LAZIS Jateng Solo

LAZIS Jateng Solo is one of the zakat management institutions responsible for collecting, managing, distributing, and utilizing zakat, infaq, and sadaqah (ZIS) funds to support community welfare. As part of the LAZIS Jateng network, this organization implements zakat governance that integrates the principles of accountability, transparency, and social benefit into every stage of fund management. This governance is

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[17] Lexy J. Moleong, *Metodologi Penelitian Kualitatif*, 36th ed. (Bandung: Remaja Rosdakarya, 2017).

[18] Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psycology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77–101, https://doi.org/10.1191/1478088706qp063oa.

[19] Matthew Miles, A. Michael Huberman, and Johny Saldana, *Qualitative Data Analysis: A Methods Sourcebook*, 3rd ed. (CA: Sage: Sage Publications, 2014).

realized through fund-collection mechanisms, the verification process for *mustaḥiq*, program distribution, as well as monitoring and evaluation of program implementation. Thus, the management of ZIS funds is not only directed toward administrative compliance with zakat management regulations but also toward achieving social objectives that align with the values of *maqāṣid sharia*.[20]

Based on the research findings, ZIS fundraising at LAZIS Jateng Solo is carried out through two main approaches: direct fundraising and indirect fundraising. Direct fundraising is conducted through zakat pickup services, zakat consultations, and direct interactions with *muzakkī*. Meanwhile, indirect fundraising is carried out through digital platforms, social media, partnerships with companies, Zakat Collection Units (UPZ), and the placement of infaq boxes at various strategic locations. This diversification of fundraising methods demonstrates the organization's efforts to expand community participation while strengthening the sustainability of ZIS fund management.[21]

Table 1. ZIS Fund Collection at LAZIS Jateng Solo (2022-2025)

Year	Total Collection (IDR)	Growth (%)
2022	608.869.422	-
2023	480.500.000	-21.08
2024	379.218.552	-21.08
2025*	3.207.700.000	745.82

Note: 2025 represents the institutional collection target based on strategic partnership commitments.

Source: LAZIS Jateng Solo, processed by the authors (2026).

Table 1 indicates that the collection of ZIS funds experienced fluctuations during the observation period. Total collection declined from IDR 608.87 million in 2022 to IDR 379.22 million in 2024. According to interviews with institutional management, this decline was influenced by changes in donor priorities following the COVID-19 pandemic, where some regular contributors redirected their philanthropic activities toward sector-specific humanitarian initiatives. Nevertheless, LAZIS Jateng Solo continued strengthening its fundraising capacity by expanding institutional partnerships, particularly through collaboration with Unit Pengumpul Zakat (UPZ), educational institutions, and corporate donors. This strategy is reflected in the significant increase in the institutional collection target for 2025.

These findings demonstrate that the sustainability of zakat governance depends not only on the amount of funds collected but also on the institution's capacity to develop strategic partnerships and maintain public trust. This finding supports studies by Iswanto et al. (2026) and Ferly et al. (2026) argued that transparency, accountability, and stakeholder engagement constitute essential determinants of successful zakat

[20] LAZIS Jateng, "Profil LAZIS Jateng Solo," LAZIS Jateng, 2025, https://lazisjateng.org/tentang-kami/.

[21] LAZIS Jateng.

governance.[22] However, unlike previous studies that primarily emphasized financial performance and institutional accountability, the present study highlights that collaborative governance through institutional partnerships also plays a strategic role in strengthening long-term ZIS fund mobilization.

Following the collection process, LAZIS Jateng Solo allocates ZIS funds through various educational, economic, health, social, and humanitarian programs. Although all programs are designed to improve public welfare, the present study specifically focuses on social and humanitarian programs because these programs directly reflect the institution's commitment to protecting beneficiaries' basic needs and responding to humanitarian emergencies.

Table 2. Distribution of ZIS Funds for Social and Humanitarian Programs (2022-2025)

Year	Total Distribution (IDR)	Main Programs
2022	532.760.744	Post-pandemic logistics assistance, Islamic boarding school scholarships, incentives for Qur'anic teachers
2023	420.437.500	MSME assistance, livestock empowerment, community tailoring groups
2024	331.816.233	Free healthcare services, mosque renovation, Friday food-sharing program
2025*	2.800.000.000	Student scholarships, community research, disaster relief

Note: 2025 represents the institutional distribution target.

Source: LAZIS Jateng Solo, processed by the authors (2026).

The distribution pattern demonstrates that LAZIS Jateng Solo continuously adapts its social programs to emerging community needs. During the post-pandemic period, distribution primarily emphasized basic assistance and educational support. Subsequently, greater attention was directed toward economic empowerment and humanitarian services, including healthcare, disaster response, and food assistance. These findings indicate that zakat governance within the institution is dynamic rather than static, allowing program priorities to evolve according to social conditions while remaining aligned with the institution's humanitarian mission.

This finding is consistent with recent literature by Azzahra et al. (2026) and Prabowo et al. (2026), suggested that effective zakat governance should emphasize adaptive institutional management capable of responding to changing social challenges

[22] Bambang Iswanto et al., "The Effect of Good Zakat Governance (GZG) Implementation on Muzakki Satisfaction at the National Amil Zakat Agency (BAZNAS) East Kutai Regency," *EKONOMIKA SYARIAH: Journal of Economic Studies* 7, no. 1 (2026): 86–99, https://doi.org/10.30983/es.v7i1.6241; Bobby Ferly et al., "Good Governance of Zakat: Constitutional Legitimacy of BAZNAS from the Perspective of Islamic Economics," *Al-Qodiri: Jurnal Pendidikan, Sosial, Dan Keagamaan* 24, no. 1 (2026): 383–97, https://doi.org/10.53515/alqodiri.v24i1.37.

rather than relying solely on routine distribution mechanisms.[23] From the perspective of Islamic Economic Law, such adaptive governance also reflects the flexibility of Islamic legal principles in promoting public welfare (*maṣlaḥah*) through institutional innovation.

Overall, the empirical findings indicate that zakat governance at LAZIS Jateng Solo extends beyond the technical processes of fundraising and fund distribution. Instead, it represents an integrated governance system that combines institutional accountability, stakeholder collaboration, and social responsiveness. This governance model provides the institutional foundation through which the principles of *maqāṣid al-sharīʿah*, particularly *ḥifẓ al-nafs*, are translated into concrete social and humanitarian programs. Therefore, understanding the governance structure is essential before examining how *ḥifẓ al-nafs* is operationalized within the institution's program implementation.

Operationalizing *Ḥifẓ al-nafs* in Zakat Governance

1. Basic Needs Protection

The first governance dimension identified in this study is Basic Needs Protection, which represents the preventive function of *ḥifẓ al-nafs* within zakat governance. This dimension is operationalized through the *Komunitas Jumat Berbagi* program, which provides ready-to-eat meals, food packages, free vegetables, and the *Borong Dagangan* UMKM initiative, whereby products purchased from local micro-enterprises are redistributed to economically vulnerable communities. Rather than functioning solely as charitable assistance, these programs constitute an institutional mechanism for safeguarding beneficiaries from food insecurity and economic vulnerability, thereby ensuring the fulfillment of minimum living standards.

Table 3. Operational Indicators of the Basic Need Protection Dimension in Zakat Governance

Operational Indicators	Empirical Evidence from LAZIS Jateng Solo	Contribution to *Ḥifẓ al-nafs*
Food Security	Ready-to-eat meals	Ensures minimum nutritional needs and prevents food insecurity
Nutritional Support	Free vegetables	Supports beneficiaries' physical health and well-being
Economic Protection	*Borong Dagangan UMKM*	Protects livelihoods while supporting vulnerable households
Household	Food packages	Strengthens social resilience and

[23] Tiara Salsabila Azzahra, Yunizar, and Muhammad Fathrul Quddus, "Assessing Digital Transformation in Zakat Management Organizations in Indonesia," *Share: Jurnal Ekonomi Dan Keuangan Islam* 15, no. 1 (2026): 468–95, https://doi.org/10.22373/share.0084; Yuga Bayu Prabowo and Fathan Rizki Efendi, "IMPROVING ZAKAT MANAGEMENT WITH SMARTZISWAF: THE ROLE OF AI IN ACCOUNTABILITY AND FAIR DISTRIBUTION," *International Journal of Zakat* 11, no. 1 (2026): 40–51.

Assistance	human dignity

Source: Researchers elaborate, 2026

Field observations and interview findings demonstrate that these initiatives generate both material and social benefits. One beneficiary explained that the food assistance substantially reduced the burden of meeting daily household needs, particularly during periods of financial hardship. Another participant emphasized that the program not only alleviated economic pressure but also fostered a sense of social care and community belonging. These findings indicate that Basic Needs Protection extends beyond immediate consumption support by strengthening beneficiaries' dignity and social resilience.

From the perspective of *maqāṣid al-sharīʿah*, these findings reflect the classical understanding of *ḥifẓ al-nafs* developed by al-Ghazali and al-Shatibi, who regarded the preservation of human life as one of the essential objectives (*al-ḍarūriyyāt al-khams*) requiring the fulfillment of fundamental human needs before higher social objectives can be realized. In this regard, the provision of food assistance and basic necessities constitutes a practical manifestation of protecting life by preventing conditions that threaten human survival and well-being.

The findings also support Jasser Auda's systems approach to *maqāṣid*, which views the objectives of Islamic law as interconnected, multidimensional, and oriented toward human development rather than merely legal compliance. From this perspective, the *Komunitas Jumat Berbagi* program demonstrates that *ḥifẓ al-nafs* is operationalized through governance mechanisms that integrate social protection, community participation, and institutional responsibility. Consequently, zakat governance is understood not merely as the distribution of financial resources but as a dynamic institutional process that promotes human dignity, social resilience, and public *maṣlaḥah*.

These findings also complement previous studies on *maqāṣid*-based zakat governance, which have primarily emphasized institutional accountability[24], poverty alleviation[25], and welfare outcomes[26]. While earlier research generally employed *maqāṣid* as an evaluative framework for assessing program effectiveness, the present study demonstrates that *ḥifẓ al-nafs* functions as an operational governance principle guiding institutional priorities and program design from the outset. Accordingly, *Basic Needs Protection* should be understood as the preventive pillar of the proposed governance framework, providing the institutional foundation upon which the dimensions of *Emergency Response* and *Humanitarian Solidarity* subsequently operate.

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[24] Rahman and Jusoh, "A Review of Board of Director, Shariah Supervisory Board and Zakat Distribution Performance in Malaysia"; Baehaqi, Chariri, and Prabowo, "The Governance of Zakat Institutions: A Meta-Narrative Review."

[25] Bakar, Norhidayah, and Sadek, "From Charity to Sustainable Development: A Review of Zakat Institutions in Poverty Alleviation"; Singh, Ahmed, and Jain, "The Potential of Zakat in Poverty Alleviation to Achieve SDG 2: Zero Hunger."

[26] Md. Mahmudul Alam et al., "Sustainable Development Status of Zakat Recipients: Empirical Investigation Based on Malaysia's Kedah State," *Journal for Global Business Advancement* 14, no. 5 (2021): 612–39, https://doi.org/10.1504/JGBA.2021.123544.

2. Emergency Response

The second governance dimension identified in this study is Emergency Response, which reflects the responsive function of *ḥifẓ al-nafs* in addressing immediate threats to human life and well-being. This dimension is operationalized through the *Tanggap Bencana* program, which provides emergency assistance including food supplies, clean water, medicines, temporary shelters, clothing, hygiene kits, and psychosocial support for disaster victims. Unlike conventional charitable interventions that primarily focus on short-term relief, this program integrates emergency assistance with post-disaster recovery initiatives, including the provision of cleaning equipment and business capital to help affected communities restore their livelihoods.

Table 4. Operational Indicators of the Emergency Response Dimension in Zakat Governance

Operational Indicators	Empirical Evidence from LAZIS Jateng Solo	Contribution to *Ḥifẓ al-nafs*
Emergency Food Assistance	Distribution of food packages and clean water	Protects beneficiaries from immediate food insecurity during disasters
Emergency Healthcare	Medicines and hygiene kits	Prevents health deterioration and safeguards physical well-being
Temporary Shelter	Provision of temporary accommodation and clothing	Ensures safety and basic living conditions during emergencies
Post-Disaster Recovery	Cleaning equipment and business capital assistance	Restores livelihoods and strengthens long-term community resilience

Source: Researchers elaborate, 2026

Field evidence demonstrates that the program contributes not only to beneficiaries' physical survival during emergencies but also to their long-term resilience. One beneficiary affected by severe flooding explained that the immediate assistance provided by LAZIS Jateng Solo enabled affected families to survive the emergency period, while subsequent recovery support facilitated the restoration of economic activities after the disaster. These findings indicate that Emergency Response extends beyond humanitarian relief by strengthening communities' adaptive capacity and reducing their vulnerability to future crises.

From the perspective of *maqāṣid al-sharīʿah*, these findings reaffirm the classical conception of *ḥifẓ al-nafs* articulated by al-Ghazali and al-Shatibi, who regarded the preservation of life as an essential legal objective requiring protection against conditions that threaten human survival. In disaster contexts, the provision of emergency assistance represents a practical realization of this objective by ensuring access to basic necessities, healthcare, shelter, and safety for affected populations.

The findings further support Jasser Auda's systems approach to *maqāṣid*, which emphasizes that Islamic legal objectives should operate through interconnected institutional processes aimed at promoting human dignity, resilience, and public welfare. Within this perspective, *Emergency Response* should not be understood merely as a reactive humanitarian intervention but as an institutional governance mechanism that integrates disaster preparedness, emergency relief, and post-disaster recovery into a coherent framework of social protection. This multidimensional approach demonstrates that *ḥifẓ al-nafs* is achieved not only through saving lives during emergencies but also by restoring beneficiaries' social and economic capacities after disasters.

These findings complement study by Hulwati and Andespa (2024), argued on zakat governance that have highlighted the role of zakat in disaster relief and humanitarian assistance.[27] While earlier research has generally assessed the effectiveness of emergency programs in terms of distribution efficiency or beneficiary satisfaction, the present study demonstrates that disaster response constitutes an operational governance dimension through which *ḥifẓ al-nafs* guides institutional decision-making before, during, and after humanitarian crises. Accordingly, *Emergency Response* represents the responsive pillar of the proposed governance framework, complementing *Basic Needs Protection* by ensuring that the preservation of human life continues under conditions of acute vulnerability.

3. Humanitarian Solidarity

The third governance dimension identified in this study is Humanitarian Solidarity, which represents the transformative function of *ḥifẓ al-nafs* by extending the protection of human life beyond local communities toward broader humanitarian responsibilities. This dimension is operationalized through the *Peduli Dunia Islam* program, which provides humanitarian assistance to victims of armed conflict, natural disasters, and humanitarian crises in several Muslim-majority countries. The program is implemented in collaboration with national and international humanitarian organizations to ensure that aid is distributed effectively, transparently, and reaches intended beneficiaries.

Unlike the previous two dimensions, which primarily address beneficiaries within the institutional service area, Humanitarian Solidarity demonstrates that the objectives of zakat governance transcend geographical and administrative boundaries. The findings indicate that humanitarian assistance is not limited to responding to immediate emergencies but also reflects the ethical commitment of Islamic institutions to uphold human dignity and protect vulnerable communities irrespective of nationality or location. Consequently, *ḥifẓ al-nafs* is operationalized not only as a local institutional obligation but also as a universal humanitarian responsibility grounded in the values of Islamic law.

From the perspective of *maqāṣid al-sharīʿah*, these findings are consistent with the classical understanding of *ḥifẓ al-nafs* articulated by al-Ghazali and al-Shatibi, who regarded the preservation of human life as one of the essential objectives of Islamic law.

[27] Hulwati Hulwati et al., "Zakat for Humanity in Disaster Mitigation," *International Journal of Sustainable Development and Planning* 19, no. 5 (2024): 1929–39, https://doi.org/10.18280/ijsdp.190531.

While classical scholarship primarily emphasizes the protection of life within the framework of legal obligations and public welfare, the present findings demonstrate that contemporary zakat governance expands this objective through organized humanitarian action that reaches communities beyond the immediate institutional environment.

The findings further reinforce Jasser Auda's systems approach to *maqāṣid*, which conceptualizes Islamic legal objectives as interconnected and multidimensional, emphasizing human dignity, inclusiveness, and global public welfare (*maṣlaḥah*). From this perspective, *Humanitarian Solidarity* illustrates that the protection of life should not be understood solely in terms of physical survival but also through institutional collaboration, humanitarian networks, and collective responsibility in addressing transnational humanitarian crises. The program therefore reflects a dynamic governance model in which zakat institutions function as active humanitarian actors within the broader ecosystem of Islamic social finance.

These findings extend studiy by Rokhim et al. (2026) discussed about *maqāṣid*-based zakat governance, which have predominantly focused on poverty alleviation, institutional accountability, and community empowerment at the local level.[28] In contrast, the present study demonstrates that humanitarian solidarity constitutes a distinct governance dimension through which *ḥifẓ al-nafs* is operationalized at both local and global levels. Accordingly, *Humanitarian Solidarity* represents the transformative pillar of the proposed governance framework, complementing *Basic Needs Protection* and *Emergency Response* by integrating humanitarian ethics, institutional collaboration, and global social responsibility into contemporary zakat governance.

Proposed *Ḥifẓ al-nafs* Governance Framework

The three governance dimensions identified in this study should not be understood as isolated humanitarian programs or sequential stages of zakat management. Rather, they constitute an integrated governance framework through which *ḥifẓ al-nafs* is operationalized in contemporary zakat institutions. While each dimension performs a distinct governance function, they are mutually reinforcing in protecting human life across preventive, responsive, and transformative contexts. This integrated relationship is illustrated in Table 5.

Tabel 5. Integrated Operational Framework of *Ḥifẓ al-nafs*-Based Zakat Governance

Governance Dimension	Governance Function	Operational Indicators	Empirical Program	Contribution to *Ḥifẓ al-nafs*
Basic Needs Protection	Preventive	Food security, nutritional support, livelihood protection,	Komunitas Jum'at Berbagi	Prevents deprivation and ensures minimum standards of

[28] Abdul Rokhim et al., "From Governance to Empowerment: Interpreting Maqasid Shariah in Local Zakat Institutions in Indonesia," *Journal of Cultural Analysis and Social Change* 11, no. 1 (2026): 1855–67, https://doi.org/10.64753/jcasc.v11i1.4194.

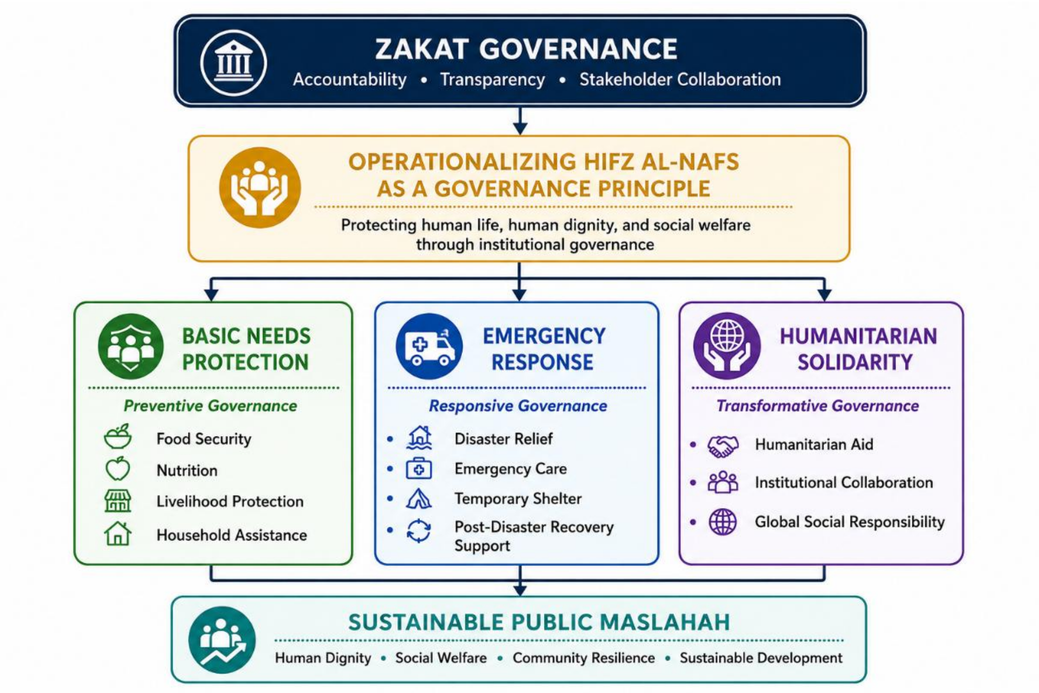
		household assistance		living
Emergency Response	Responsive	Disaster relief, emergency healthcare, temporary shelter, post-disaster recovery	Tanggap Bencana	Protects life during emergencies and strengthens post-disaster resilience
Humanitarian Solidarity	Transformative	Humanitarian collaboration, international aid distribution, institutional partnership, global social responsibility	Peduli Dunia Islam	Extends the protection of human life through global humanitarian responsibility

Source: Researchers elaborate, 2026

As presented in Table 5, the three governance dimensions operate in a complementary rather than hierarchical manner. *Basic Needs Protection* performs a preventive function by reducing beneficiaries' vulnerability before crises occur. *Emergency Response* provides immediate protection when human life is threatened by disasters or emergencies. Meanwhile, *Humanitarian Solidarity* expands the scope of *ḥifẓ al-nafs* beyond local communities through institutional collaboration and global humanitarian engagement. Collectively, these dimensions demonstrate that the operationalization of *ḥifẓ al-nafs* in zakat governance is not limited to charitable distribution but constitutes an integrated governance architecture that safeguards human dignity, resilience, and public *maṣlaḥah*.

Building upon these findings, Figure 2 synthesizes the proposed *maqāṣid*-based governance framework that integrates the three governance dimensions into a coherent operational model of *ḥifẓ al-nafs*.

Figure 1. Conceptual Framework for Operationalizing *Ḥifẓ al-nafs* in Zakat Governance



Source: processed by the authors (2026).

As illustrated in Figure 1, the framework consists of three interrelated dimensions. The first dimension, *Basic Needs Protection*, is represented by the *Komunitas Jumat Berbagi* program, which focuses on ensuring access to food and other essential daily necessities for economically vulnerable communities. This dimension reflects the preventive function of zakat governance by protecting beneficiaries from deprivation and maintaining a minimum standard of living. Within the *maqāṣid* perspective, fulfilling basic human needs constitutes the primary foundation for preserving life (*ḥifẓ al-nafs*).

The framework demonstrates that the three governance dimensions are interconnected rather than sequential. Basic Needs Protection performs a preventive function by reducing beneficiaries' vulnerability before crises emerge. Emergency Response safeguards human life during emergencies, whereas Humanitarian Solidarity extends institutional responsibility beyond local communities through collaborative humanitarian action. Together, these dimensions reposition *ḥifẓ al-nafs* as an operational governance principle that informs institutional planning, implementation, and humanitarian intervention. Accordingly, the proposed framework demonstrates that *maqāṣid* sharia functions not only as a normative objective but also as an institutional governance architecture that systematically guides policy formulation, program implementation, and humanitarian decision-making within contemporary zakat institutions.

CONCLUSION

This study demonstrates that *ḥifẓ al-nafs* can be operationalized as a governance principle within zakat management through the implementation of structured social and humanitarian programs. Based on the empirical findings from LAZIS Jateng Solo, the operationalization of *ḥifẓ al-nafs* is reflected in three interrelated dimensions: *Basic Needs Protection, Emergency Response,* and *Humanitarian Solidarity.* These dimensions indicate that zakat governance extends beyond the administrative management and distribution of ZIS funds by functioning as an institutional mechanism for protecting human life, promoting social welfare, and responding to humanitarian challenges. Consequently, this study answers the research question by demonstrating that the implementation of *ḥifẓ al-nafs* is embedded in institutional practices rather than remaining solely a normative objective within *maqāṣid al-sharīʿah*.

The principal contribution of this research lies in the development of a *Maqāṣid*-Based Framework of *Ḥifẓ al-nafs* in Zakat Governance. Unlike previous studies that primarily employed *maqāṣid al-sharīʿah* as an evaluative perspective for measuring zakat performance, this study positions *ḥifẓ al-nafs* as an operational governance framework capable of guiding institutional priorities, program implementation, and humanitarian interventions. The principal contribution of this research lies in the development of a *Maqāṣid*-Based Framework of *Ḥifẓ al-nafs* in Zakat Governance that reconceptualizes *ḥifẓ al-nafs* from a normative objective into an operational governance principle.

The proposed framework offers both theoretical and practical implications. Theoretically, it advances *maqāṣid*-based governance by repositioning *ḥifẓ al-nafs* from an evaluative criterion to an operational governance principle that informs institutional decision-making. Practically, the framework provides zakat institutions with a conceptual reference for designing social and humanitarian programs that systematically integrate preventive, responsive, and transformative dimensions of human protection, thereby strengthening *maqāṣid*-oriented governance and enhancing the social impact of zakat management.

This study is limited to a single case study of LAZIS Jateng Solo and focuses exclusively on social and humanitarian programs. Consequently, the proposed framework has not yet been validated across different zakat institutions or other dimensions of *maqāṣid* sharia. Future research is therefore encouraged to examine its applicability in diverse institutional contexts, compare its implementation across zakat organizations, and explore the operationalization of other *maqāṣid* dimensions, such as *ḥifẓ al-māl, ḥifẓ al-ʿaql,* and *ḥifẓ al-nasl*, to further develop *maqāṣid*-oriented governance within Islamic social finance.

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