

REVITALIZING FAITH-BASED PHILANTHROPY: MUHAMMADIYAH'S STRATEGIC ZISWAF INITIATIVES FOR POVERTY REDUCTION AND HUMAN CAPITAL ADVANCEMENT



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Abstract

This study examines Muhammadiyah's strategic governance of ZISWAF in South Sumatra, emphasizing its integration of *Maqasid al-Shari'ah* and the communal principle of *Jama'ah*. Using a qualitative approach with interviews and document analysis, the research highlights how Muhammadiyah shifted from informal charity practices to a professional, transparent, and decentralized model of Islamic philanthropy. The findings show that ZISWAF effectively supports education, healthcare, MSMEs, and asset-based empowerment, contributing to poverty alleviation and human capital development. The study offers a contextual model of Islamic social finance rooted in ethical governance and collective participation, with implications for faith-based institutions and policymakers. Future research should explore comparative cases and the role of digital technology in optimizing ZISWAF's impact.

Keywords: Islamic Philanthropy, *Maqasid al-Shari'ah*, Muhammadiyah, ZISWAF

INTRODUCTION

Muhammadiyah is one of the most prominent socio-religious organizations in Indonesia (Lorinda, 2022). Founded in 1912 in Yogyakarta, it is recognized as one of the oldest and most enduring institutions of civil society in the nation (Ulya & Amrulloh, 2023). The organization was established by KH. Ahmad Dahlan, who deliberately chose the name *Muhammadiyah*, meaning “followers of Prophet Muhammad,” to signify a commitment to the authentic teachings of Islam as exemplified by the Prophet (Yusra, 2018). Muhammadiyah can be seen as a manifestation of KH. Ahmad Dahlan’s reformist vision, which was significantly influenced by his intellectual interactions with members of the Boedi Oetomo movement (Khoirudin, 2019). Over its more than 110 years of existence, Muhammadiyah has made substantial contributions to national development, and its impact is widely regarded as one of the most far-reaching among Indonesia’s religious and civic institutions.

Rooted in Islamic principles, Muhammadiyah has placed a central emphasis on education and character formation as core elements of its mission (Haryanti, 2025). From its inception, the organization introduced a progressive model of education that integrated religious and secular knowledge within a modern curriculum—an approach that distinguished it from the traditional pesantren (Islamic boarding schools) of its time. This educational paradigm not only shaped Muhammadiyah’s identity but also served as a blueprint for the evolution of Islamic education in Indonesia. Retrieved from Muhammadiyah website, as of today, Muhammadiyah operates an expansive educational network encompassing 10,830 institutions, including 71 schools for students with special needs (*Sekolah Luar Biasa*), 4,623 kindergartens and Qur’anic preschools (*TPQ*), 2,604 elementary schools (*SD* and *MI*), 1,772 junior secondary schools (*SMP* and *MTs*), 1,143 senior secondary and vocational schools (*SMA*, *SMK*, and *MA*), 440 Muhammadiyah pesantren, and 177 higher education institutions. In tandem with its educational mission, Muhammadiyah has also established more than 20,000 mosques and prayer facilities (*mushola*) across the archipelago, reflecting its unwavering commitment to fostering religious life and communal wellbeing. In efforts to sustain itself, Muhammadiyah has strategically focused on economic initiatives, establishing various entities such as Amal Usaha Muhammadiyah (AUM), Baitul Maal wa Tamwil (BMT), and Muhammadiyah cooperatives and banks (Muhammadiyah, 2025).

In its drive to create tangible societal impact and ensure the organization's autonomy, Muhammadiyah has placed significant emphasis on the social and healthcare sectors. Its social initiatives encompass 384 orphanages, 54 nursing homes, 23 social welfare centers, and 378 Muhammadiyah Educational and Skills Development Centers (BPKM). In the healthcare domain, it has founded 119 general and maternity hospitals, 57 maternal and child health centers, 120 community health centers, 122 clinics, 154 pharmacies, 248 health clinics, and 82 rehabilitation centers for disabilities (Muhammadiyah, 2025). This is further evidenced by the establishment of Muhammadiyah’s special branches in 29 countries across continents, including Asia, Europe, Africa, America, and Australia (Muhammadiyah, 2025).

The expansive infrastructure established by Muhammadiyah signifies the profound impact of ZISWAF (*Zakat, Infaq, Shodaqoh, and Waqf*) contributions from its members, which have been instrumental in both sustaining the organization and facilitating broader social development across Indonesia. By 2002, Muhammadiyah had independently managed its ZISWAF funds, although this was done without a dedicated, structured, or professional

institutional framework (Muhammadiyah, 2025). The Muhammadiyah Central Leadership founded the Muhammadiyah Zakat, Infaq, and Shodaqoh Management Institution (LAZISMU) in 2002, which was subsequently recognized by the Indonesian Minister of Religious Affairs as a National Zakat Management Institution (LAZNAS), formalized by Ministerial Decree No. 457/21 November 2002.

The establishment of LAZISMU was motivated not only by the need for a more organized, transparent, and accountable system for managing ZISWAF funds, but also by a deeper commitment to addressing two key issues: (1) Indonesia's persistent challenges of widespread poverty, illiteracy, and low human development, all exacerbated by an insufficient social justice framework (Abas et al., 2022); and (2) the belief that Zakat can significantly contribute to advancing social justice, human development, and poverty eradication (Rosani et al., 2021). LAZISMU's mission centers on community empowerment through the productive utilization of ZISWAF and other charitable contributions—whether from individuals, organizations, corporations, or institutions—ultimately serving as a strategic mechanism for resolving critical national issues.

Muhammadiyah's mission, originally conceived to purify Islamic teachings from superstitions, syncretism, christianization, and colonialism, first extended to South Sumatra, specifically Palembang, in 1928. The organization has since flourished in the region, leading to the formation of the Muhammadiyah Regional Leadership (PWM) of South Sumatra, which subsequently established the Muhammadiyah District Leadership (PDM) under its coordination. The presence of PWM South Sumatra has catalyzed the organization's rapid expansion within the province, as evidenced by the proliferation of educational institutions at all levels, hospitals, and mosques, many of which were established through Wakaf contributions from Muhammadiyah's members.

This study has significant relevance because it highlights the important role of Muhammadiyah in the governance of contemporary ZISWAF—namely, zakat and infaq/sadaqah through LAZISMU, and waqf through the Waqf Council. The findings illustrate Muhammadiyah's significant contribution to poverty alleviation and human resource development, particularly in the context of South Sumatra. Furthermore, this analysis contributes to the growing academic literature on the governance of Islamic philanthropy in community-based organizations and proposes a replicable empowerment model that can serve as a valuable reference for other institutions and policymakers.

Recent developments in the study of Islamic philanthropy—particularly in the areas of ZISWAF—have gained significant momentum, addressing key themes such as institutional management, socio-economic impact, and integration with Islamic social finance (Widiastuti et al., 2022). These studies emphasize ZISWAF's capacity to reduce poverty and foster human capital development, in line with Muhammadiyah's strategic initiatives in this field (Sabila & Saptutyningsih, 2020). Nonetheless, several implementation challenges remain, including issues of transparency, accountability, and institutional coordination. Enhancing public awareness and deepening the understanding of zakat as a religious obligation are crucial for promoting greater engagement in Islamic philanthropy (Pertiwi, 2021). ZISWAF is also being explored as an alternative credit guarantee mechanism to support MSME financing within Islamic banking frameworks (Hamidi & Salahudin, 2021). The implementation of productive zakat necessitates meticulous planning and execution, grounded in addressing the root causes of poverty, such as limited access to capital and scarce

employment opportunities (Batin & Rahmayanti, 2021). Strengthening zakat management services is therefore essential to fully realize its role in economic empowerment (Pertiwi, 2021).

Although Islamic philanthropy literature increasingly highlights the potential of ZISWAF in poverty reduction and human development, limited empirical research examines its strategic implementation by faith-based organizations like Muhammadiyah. Existing studies often emphasize broad concepts, overlooking how institutions ensure transparency, accountability, and sustainability. Moreover, Muhammadiyah's impactful use of ZISWAF in regions like South Sumatra—particularly in education, healthcare, and economic empowerment—remains underexplored. This study fills these gaps by analyzing Muhammadiyah's governance model and its role in advancing sustainable development, offering a replicable framework for Islamic social finance.

REVIEW OF LITERATURE

In response to above phenomenon, the concept of *Maqasid al-Shari'ah* represents a mechanistic interpretation of the *Qur'an* and *Hadith* that reflects Islam's holistic attention to various dimensions of life (Abdullah & Azam, 2020). It encompasses both individual and collective aspects of worldly affairs, guiding ethical considerations across personal, social, and economic domains (Salim et al., 2015). Within this framework, the welfare of society must be prioritized when determining the direction of social business activities (Nurhayati & Wasilah, 2015). Ethical decision-making in Islamic business is not only influenced by rational considerations but also by voluntary spiritual commitments that align with the higher objectives of *Shari'ah* (Hasan & Sulaeman, 2019). This includes safeguarding human dignity, social harmony, and environmental balance. Such ethical commitments compel business actors to factor in the well-being of others, ensuring that every individual has the opportunity to thrive in a just and healthy environment (Erba & Nofrianto, 2022; Kurniasari & Kautsar Riza Salman, 2020). Ultimately, this approach aims to foster a moral society free from social injustice and corruption, thus preserving the essence of *Shari'ah* and the sanctity of life for all, regardless of religious or cultural background (Sarif et al., 2017; Oladapo & Rahman, 2016; Safitri & Maftukhatusolikah, 2021; Sonhaji et al., 2018)

In this regard, the concept of *Jama'ah* emerges as a critical construct, providing a framework for the communal mobilization of resources that aligns with Islamic principles and supports the realization of shared socio-economic objectives (Mahyudi, 2015). *Jama'ah* as linguistically derived from the Arabic word meaning "to gather"—assumes significant relevance (Aisyah et al., 2021). While it is commonly used in reference to communal religious practices, such as congregational prayer or pilgrimage, the term also holds critical implications in the realm of Islamic business (Abuznaid, 2009). More profoundly, in Islamic business ethics, *Jama'ah* entails the unification of both tangible (e.g., human resources, infrastructure, capital) and intangible resources (e.g., faith, values, *Shari'ah* principles, vision, and mission). These elements must operate synergistically to realize the collective aspirations of the community. When guided by *Maqasid al-Shari'ah*, the *Jama'ah* framework becomes a powerful driver of inclusive, ethical, and spiritually conscious economic development.

This integrated ethical and communal framework provides a relevant lens through which to analyze the philanthropic practices of faith-based organizations. In particular, it offers a compelling foundation for understanding how Muhammadiyah, one of Indonesia's most influential Islamic movements, strategically implements ZISWAF as a means to fulfill both spiritual obligations and socio-economic transformation. Muhammadiyah's role in developing ZISWAF exemplifies a strategic form of faith-based philanthropy that significantly contributes to poverty alleviation and human capital development in Indonesia. Through institutions like LAZISMU, Muhammadiyah has formalized the management and productive use of ZISWAF funds in alignment with the core principles of *Maqasid al-Shari'ah*, particularly the protection of life (*hifz al-nafs*), intellect (*hifz al-'aql*), and wealth (*hifz al-mal*). Simultaneously, this integration strengthens the spiritual and ethical foundations of ZISWAF programs while empowering the Muslim community to collectively address poverty and promote social justice.

RESEARCH METHOD

This study employs a qualitative approach to critically examine Muhammadiyah's role in the governance of ZISWAF, with particular attention to how the organization embeds the principles of *Maqasid al-Shari'ah* into its philanthropic practices (Jaiyeoba et al., 2025). Qualitative research is particularly effective in capturing the complexity of social realities, enabling a nuanced understanding of events, behaviors, and stakeholder perceptions (Crescentini & Mainardi, 2009). The research utilizes thematic analysis as its primary analytical method, allowing for the systematic identification of patterns and themes within the data (Ozuem et al., 2022). Data collection is conducted through a combination of in-depth interviews and document analysis (Nabiha Abdul Khalid, 2009). Both primary and secondary data sources are utilized (Sekaran & Bougie, 2017), with primary data drawn from interviews with key figures in the Muhammadiyah Regional Leadership (PWM) of South Sumatra and the Muhammadiyah Branch Leadership (PCM) of Palembang. Secondary data includes relevant documents and reports produced by external parties or made publicly available. To uphold ethical standards and protect participant confidentiality, the use of pseudonyms has been applied where necessary.

Table 1.
Data of Respondents

Name	Position
Ridwan Hayatuddin, SH, MH	Chairman of PWM South Sumatra
Abdul Hamid Usman, SH, MH	Secretary of PWM South Sumatra
Ayat Parsah, SE	Bendahara PWM Sumsel
Abdul Latif, SH, MH	Chairman of the South Sumatra PWM Waqf Council
Zainul Akim, SH, MH	Secretary of the South Sumatra PWM Waqf Council
Jonizar, ST, MT	Chairman of Plaju Branch PCM Palembang

Source: Research Data, 2024

RESULTS AND DISCUSSION

Muhammadiyah's Assets in South Sumatra

ZISWAF institutions manage a wide array of assets that serve both operational functions and the realization of social and religious objectives aimed at enhancing communal welfare (Mikail et al., 2017). These assets typically comprise liquid funds, real estate, waqf land, productive assets, and other forms of wealth accumulated through community contributions and the effective management of productive waqf properties (Munir, 2025). A professionally governed, transparent, and Sharia-compliant asset management system is essential to optimize the utility, sustainability, and transformative potential of ZISWAF assets, especially in combating poverty, promoting economic empowerment, and advancing Islamic social development (Siregar & Andriani, 2024).

In the context of Muhammadiyah in South Sumatra, institutional assets primarily consist of fixed assets such as buildings and land, much of which was acquired through donations and waqf from members, families, and sympathisers. According to official records by the Muhammadiyah Waqf Council of South Sumatra, the organisation possesses 164 fixed assets, including mosques, early childhood education centres, elementary to senior high schools, higher education institutions, hospitals, and social care facilities, as well as 364 hectares of idle land. However, systematic and professional documentation of these assets has only been initiated in recent years, resulting in the loss of numerous assets due to encroachment by private individuals and the general public. As noted by Zainul Hakim:

“There is an abundance of Muhammadiyah assets—from basic education institutions such as kindergartens to universities—which does not even include the land surrounding these buildings or the dormant land assets.”

Further challenges arise regarding asset documentation and legal status. Abdul Hamid Usman stated:

“In South Sumatra, there are many Muhammadiyah assets, but even more are unregistered and have been claimed by the public.”

These observations underscore a critical gap in structured and documented asset governance, which jeopardizes the long-term viability and strategic utility of these properties. For instance, six hectares of land located in front of the Karya Jaya Terminal in Kertapati, Palembang, were reportedly lost, as stated by Abdul Hamid Usman.

Viewed through the lens of *Maqasid al-Shari'ah*, the stewardship of ZISWAF and Muhammadiyah's waqf assets is intrinsically linked to the preservation of five fundamental objectives of Islamic law: religion (*din*), life (*nafs*), intellect (*aql*), lineage (*nasl*), and property (*mal*). Assets such as schools, hospitals, and mosques serve as concrete manifestations of these objectives, contributing holistically to the quality of life within the *ummah*. Nevertheless, inadequate documentation and legal security indicate that the principle of property protection (*hifz al-mal*) remains insufficiently upheld, potentially undermining the sustainability and intergenerational benefit of these assets.

Simultaneously, the concept of *Jama'ah*—communal unity and collective responsibility—emphasizes the importance of safeguarding institutional assets through inclusive participation and shared accountability. These assets, originating from member and sympathiser waqf, embody a spirit of mutual cooperation and social responsibility. To ensure their enduring relevance and equitable distribution, Muhammadiyah's asset governance must be reinforced with a trustworthy, professional management framework grounded in Islamic

ethical principles. Only then can these resources transcend temporal benefit and become a sustainable pillar of socio-religious development.

Asset Acquisition Sources: Waqf as a Foundational Pillar

Waqf serves as a foundational pillar in the asset acquisition strategies of religious and social institutions due to its voluntary nature, long-term orientation, and its endowment for the benefit of the wider community (R. Hassan et al., 2022). As a form of *sadaqah jariyah* (perpetual charity), *waqf* not only embodies individual spiritual devotion but also reinforces social solidarity (Yumna et al., 2025) by enabling tangible contributions to public goods such as mosques, educational institutions, healthcare facilities, and productive land. At the institutional level, *waqf* constitutes a strategic foundation for the development of sustainable fixed assets, as it is inalienable and must be utilized in accordance with the intentions of the donor (*waqif*) (A.A & Rosidta, 2023). Ridwan Hayatuddin underscores that the values of mutual cooperation and self-reliance, as propagated by KH. Ahmad Dahlan, form the bedrock of organizational asset development. Echoing this, Abdul Latif asserts that:

“Nearly 90% of Muhammadiyah’s institutional assets originate from members’ *waqf*, with a smaller proportion acquired through loans from public or private entities”.

Waqf is not merely an economic instrument or an act of individual piety; rather, it represents a socially embedded mechanism rooted in justice and oriented toward the pursuit of long-term collective welfare. The intrinsic values of *ta’awun* (mutual assistance) and *istiqamah* (steadfastness in virtue) embedded within *waqf* practices demonstrate that the objectives of *Maqasid al-Shari’ah* extend beyond legalistic formality, emphasizing instead the moral and institutional sustainability of managing communal resources.

Within the Muhammadiyah context, the notion of *Jama’ah* manifests as a collective consciousness to build organizational autonomy collaboratively, as exemplified by KH. Ahmad Dahlan. The fact that nearly all institutional assets are acquired through endowments from members and sympathizers highlights that institutional resilience does not rest solely on capital strength, but rather on the ethical foundations and social trust fostered through horizontal community engagement. Hence, the success of *waqf* management is not solely measured by the magnitude of accumulated assets, but by the extent to which these assets uphold the integrity of the institution’s socio-religious mission in a sustainable, participatory, and equitable manner.

Societal Utility of Institutional Assets

The assets developed by Muhammadiyah have generated a profound impact on society, particularly in the sectors of education, religion, and healthcare. Ridwan Hayatuddin underscores the “multiplier effect” of Muhammadiyah’s philanthropic enterprises (AUM), such as schools and hospitals, which not only offer direct services but also stimulate local employment opportunities. This is echoed by Zainul Akim, who emphasizes that these assets generate job prospects for surrounding communities. A compelling example is provided by Jonizar, who notes that a mosque originally constructed through Muhammadiyah’s *waqf* initiative is now actively used by the Nahdlatul Ulama community—an illustration of cross-group utility and institutional flexibility.

Such widespread benefit reflects the integration of *rahmatan lil ‘alamin* values and the principle of social inclusivity deeply embedded in Islam. The presence of assets established

through waqf mechanisms—such as educational, healthcare, and religious facilities—not only signifies effective resource mobilization but also manifests Islam’s universal mission as a source of mercy for all creation (Syakhrani & Yudistira, 2022). At the macro level, the theory of *Maqasid al-Shari’ah* stresses the realization of *tahqiq al-maslahah al-‘ammah* (the attainment of public benefit), wherein Muhammadiyah's philanthropic institutions trigger a ripple effect of public service and economic opportunity irrespective of religious sect or socio-economic background (Fatthurohman et al., 2023).

The phenomenon of a Muhammadiyah-built mosque being utilized by a Nahdlatul Ulama congregation exemplifies *tasamuh* (tolerance) and the spirit of *ukhuwah Islamiyah*, where the benefits of religious assets transcend sectarian boundaries and instead nurture communal harmony within an inclusive *Jama’ah*. This demonstrates that Islamic law is not confined to ritual legalism but calls for the embodiment of transformative values that unify, empower, and cultivate social justice across diverse communities.

Ziswaf Management Patterns Before and After LAZISMU

Prior to the establishment of LAZISMU, the management of Muhammadiyah’s ZISWAF funds was limited in scope and lacked institutional coordination. As articulated by Ridwan Hayatuddin:

“*Zakat, infaq, and sadaqah* (ZIS) are currently administered by LAZISMU, an autonomous body that operates independently and is structurally separate from Muhammadiyah’s central governance, characterized by a vertical accountability model. Meanwhile, *waqf* is managed by the Majelis Wakaf, an integral part of Muhammadiyah’s organizational framework. Prior to the formation of a formal institution such as LAZISMU, ZIS funds were handled by ad hoc committees or zakat collectors (*amil*) formed informally.”

This observation is further reinforced by Ayat Parsah, who notes:

“These committees were independently established by each of Muhammadiyah’s autonomous organizations and lacked centralized coordination. The distribution of zakat adhered to Islamic legal provisions by targeting the eight designated recipient categories (*asnaf*), while *infaq* and *sadaqah* were typically directed toward supporting organizational needs, including individuals within the institution. For instance, *infaq* collected from Muhammadiyah educators would often be redistributed among the same group. Meanwhile, *waqf* assets, predominantly in the form of land and buildings, were allocated for Muhammadiyah’s institutional benefit and managed for the broader welfare of the *ummah*.”

The transition from a fragmented, ad hoc model to a structured and institutionalized ZISWAF management system under LAZISMU signifies a pivotal transformation in the governance of Islamic social finance. This evolution extends beyond mere administrative efficiency; it reflects the institutional embodiment of core Islamic governance principles—*amanah* (trustworthiness), *mas’uliyah* (accountability), and *shura* (consultation)—as foundational pillars of the Sharia.

The consolidation of previously disparate mechanisms into a coherent system has facilitated transparent, participatory, and impactful financial stewardship that transcends

sectarian and geographic boundaries. It exemplifies the Islamic imperative of *tanzhim al-ummah*—the systematic organization of the community— (Adam & Murwadj, 2018) rooted in the Prophet Muhammad's (PBUH) guidance on the collective management of public affairs. In the broader framework of *Jama'ah* (community), the institutional presence of LAZISMU embodies a collective consciousness aimed at reinforcing social solidarity through organized structures, rather than relying solely on individual or fragmented group initiatives.

Decentralized Governance of ZISWAF Funds

Within the framework of Islamic epistemology, the decentralization of ZISWAF fund management as implemented by Muhammadiyah exemplifies a contextually grounded *ijtihadi* approach, emphasizing localized public interest (*al-maslaha al-muqayyadah*) (Fatmi & Fauzan, 2022). This principle is rooted in the Islamic imperative that communal resources must be governed equitably, efficiently, and in alignment with the specific needs of local communities. While aligning with the overarching values of *Maqasid al-Shari'ah*, this perspective goes beyond the protection of five fundamental objectives, foregrounding the urgency of distributive justice and participatory governance in Islamic socio-legal systems (Amsari et al., 2024). As argued by Busthomi (2025), this model illustrates that Islamic epistemology does not promote rigid centralization; rather, it fosters adaptive and responsive social praxis attuned to local realities, in harmony with the principles of *ta'awun* (mutual assistance) and *wilayahiyah* (territorial responsibility).

In Muhammadiyah's operational reality, ZISWAF funds collected in a particular region are autonomously managed and allocated within that region. Ridwan Hayatuddin affirms that management is undertaken by local branches, with minimal intervention from the central body. This is corroborated by Zainul Akim and Ayat Parsah, who emphasize that regional LAZISMU branches possess full authority not only over the funds but also in designing and implementing distribution programs, albeit within the boundaries of Sharia.

Such a decentralized architecture embodies the actualization of *tahqiq al-'adala al-ijtima'iyyah* (realization of social justice), a critical normative tenet in Islamic governance beyond the canonical maqasid (Kasim, 2020). Delegating authority to the regional level constitutes a deliberate strategy to materialize *al-tamkin al-mujtama'i*—community empowerment—which positions local actors as central agents in the distribution of Sharia-based social welfare (Farida & Arifin, 2023). This not only enhances proximity between services and recipients but also cultivates a collective sense of responsibility (*Jama'ah*) and strengthens *ikhtiyar jama'i* (collective endeavor) as a foundational pillar of Islamic social dynamics. With full autonomy at the regional level, ZISWAF management becomes increasingly responsive to the genuine needs of the ummah across diverse local contexts, affirming that justice in Islam is not solely concerned with outcomes, but with the processes of equitable distribution and inclusive decision-making (Humam & Hanif, 2024).

Types of Distribution: Consumptive and Productive

In Islamic tradition, consumptive *waqf* refers to the donation of assets whose benefits are immediately depleted, such as food or one-time assistance, which are charitable in nature but lack long-term sustainability (Rahmatika & Layliya, 2024). In contrast, productive *waqf* involves assets managed to generate ongoing economic value—such as land developed into schools or businesses—where the returns are reinvested into social welfare (Munawar, 2021). This latter form aligns more closely with the principles of sustainability and empowerment

within *Maqasid al-Shari'ah*, as it safeguards the core capital while continuously yielding benefits for the community.

At LAZISMU, the distribution of ZIS (zakat, infaq, and sadaqah) funds occurs in both consumptive and productive forms. According to Ayat Parsah,

“Most of the existing programs are typically in the form of social assistance such as scholarships or food aid. There was even a program to support pedicab drivers. Going forward, we hope to see more productive initiatives. For example, rather than simply providing food packages, we could help pedicab drivers by purchasing improved pedicabs, enabling them to generate income and achieve independence.”

The transition from consumptive to productive distribution models within LAZISMU's ZISWAF framework represents more than a shift in economic strategy—it embodies core Islamic values that emphasize *istikhlaf* (the vicegerency of humankind on earth) and *al-takaful al-ijtima'i* (social solidarity) (Farook et al., 2011). In this context, productive waqf serves as a strategic instrument to promote economic self-sufficiency through the efficient utilization of waqf assets, enabling them to circulate and yield sustainable benefits (Maulina et al., 2023). It also reflects a deliberate effort to transform zakat recipients (*mustahik*) into future givers (*muzakki*), creating a dynamic cycle of empowerment within the community.

This productive approach resonates with the principle of *i'mar al-ardh* (enriching the earth) (Adhitama et al., 2022), which mandates that all assets be managed with integrity and proactivity to generate collective value. Within the framework of *Jama'ah* (community), this practice fosters a spirit of collective agency in strengthening the structural economy of the *ummah*—not merely through temporary relief, but via socially conscious investments that reframe the role of the *Muslim* community from passive beneficiaries to active agents of change.

Impact of ZISWAF on Poverty Alleviation and Human Capital Development

Nearly all informants affirmed that ZISWAF plays a pivotal role in alleviating poverty. Abdul Latif emphasized that its impact is most evident in improving access to education and healthcare, both of which are primary indicators of societal well-being. Ayat Parsah specifically noted that scholarship programs and assistance targeting informal workers—such as pedicab drivers and construction laborers—serve as tangible evidence of ZISWAF's contribution to enhancing the standard of living for both members and the wider community. Jonizar and Zainul Akim highlighted that Muhammadiyah-affiliated schools and training programs organized by autonomous bodies directly enhance community capabilities. Ridwan added that empowerment efforts are not limited to Aisyiyah but are also actively undertaken by youth organizations such as IPM, IMM, Tapak Suci, and Hizbul Wathan.

The engagement of ZISWAF in poverty alleviation and human capital development reflects the Islamic legal philosophy of *tahqiq al-kifayah al-ijtima'iyyah* (realization of communal sufficiency), wherein social responsibility is not treated as an individual obligation alone, but rather as a collective mandate embedded within the framework of the *jama'ah* (community) (Rasad & Nugraha, 2023). The outcomes of ZISWAF—seen in expanded access to education, healthcare, and the empowerment of the informal economy—exceed the boundaries of mere charity, aligning instead with the broader Islamic vision of *al-tanmiyah al-mustadimah* (sustainable development) that mandates believers to serve as agents of transformation. Furthermore, these efforts embody the principle of *takaful al-*

jama'i (communal solidarity), which underpins the creation of an inclusive Islamic civilization rooted in shared responsibility (Hana & Azis, 2023). Consequently, the implementation of ZISWAF by Muhammadiyah transcends individual empowerment; it strengthens social cohesion and repositions the *Jama'ah* as a proactive force in producing enduring communal welfare.

Transparency and Accountability in ZISWAF Management

The establishment of LAZISMU has significantly strengthened the documentation and reporting of ZISWAF fund allocations. Ayat Parsah notes that data collection, record-keeping, and public disclosure of financial information are now systematically implemented as a measure of transparency. Ridwan Hayatuddin further emphasizes that the documentation extends beyond ZIS funds to include *waqf* assets, covering the legal status of Muhammadiyah-owned land and buildings. This indicates a growing awareness of the critical importance of sound governance in the management of Islamic philanthropic funds and serves as a corrective response to the prior loss of assets due to insufficient documentation.

The implementation of transparency and accountability by LAZISMU in managing ZISWAF funds transcends mere compliance with good governance standards; it embodies core principles of *maqashid al-shariah*, particularly *amanah* (trust) and *hisbah* (moral oversight), which underpin ethical stewardship of communal wealth (Abrar ZA, 2024). In the context of *jamaah* (the collective community), such practices reinforce public trust and safeguard *maslahah* (the common good) through transparent, well-documented, and publicly accessible reporting systems (Iswandi, 2021). Moreover, the formalization of asset registration and the legal status of *waqf* properties—including land and buildings—reflects a practice of *ihtiyat* (shariah-based prudence), aimed at mitigating potential harm and ensuring the sustained benefit of these assets for the broader *Muslim* community (Iqbal, 2023).

MSMEs and Sharia Cooperatives as Pillars of People-Centered Economic Development

MSMEs, along with cooperatives, serve as two critical pillars in fostering a people-centered economic paradigm that aligns with Islamic Sharia principles (Sinta & Agni Destriani, 2025). Within this ecosystem, ZISWAF plays a transformative role by reinforcing business practices that are free from *riba* (usury), *gharar* (ambiguity), and *maysir* (gambling), while encouraging the use of Sharia-compliant contracts such as *mudharabah*, *musyarakah*, *murabahah*, and *ijarah*. The overarching aim is to promote shared prosperity through equitable profit distribution and the socio-economic empowerment of cooperative members (Astuti et al., 2025). MSMEs and Islamic cooperatives function not merely as production and distribution units, but also as instruments of economic *da'wah*—fostering financial inclusion, community-based resilience, and the preservation of Sharia integrity in all transactions (Qalbia & Saputra, 2024).

ZISWAF funds are increasingly channeled toward productive support for MSMEs. As noted by Ayat Parsah and Zainul Akim, beneficiaries include rickshaw drivers, petty traders, and Muhammadiyah-affiliated cooperatives, primarily through the provision of working capital or the acquisition of productivity-enhancing tools. Abdul Latif points to tangible initiatives such as the establishment of the 121 Mart minimarkets, strategic partnerships with Indogrosir, and the development of hospitality ventures within PWM premises. Complementing these efforts, Ridwan highlights the strategic role of Baitut Tamwil

Muhammadiyah as a Sharia-based microfinance institution functioning in a manner akin to a savings and loan cooperative.

The integration of ZISWAF into Muhammadiyah's MSME and cooperative ecosystems illustrates a deeper theological and institutional alignment with the principles of *Maqasid al-Shari'ah* and the communal ethos of *Jama'ah*. This integration embodies the values of *tamkin al-mustad'afin* (empowerment of the marginalized) and *ta'awun* (mutual cooperation), operationalized as a form of grassroots socio-economic solidarity (Humam & Hanif, 2024). Within the framework of *jamaah*, such efforts are not merely economic interventions but represent *tandhim al-hayah al-iqtishadiyyah*—a holistic structuring of the ummah's economic life rooted in distributive justice and participatory growth (Batubara, 2019). Access to capital for small-scale entrepreneurs reflects the Islamic imperative of *taqdir al-maslahah* (strategic orchestration of public benefit), whereby the allocation of resources is intentionally designed to foster communal self-sufficiency and institutional resilience. Moreover, the establishment of institutions like Baitut Tamwil Muhammadiyah underscores the critical need for *al-himayah al-iqtishadiyyah* (economic protection) through Sharia-compliant financial mechanisms that insulate the ummah from exploitative financial systems (Nurhayati & Wasilah, 2019).

CONCLUSION

This study concludes that Muhammadiyah's strategic management of ZISWAF offers a comprehensive model of faith-based philanthropy that operationalizes the ethical imperatives of *Maqasid al-Shari'ah*—particularly the protection of wealth (*hifz al-mal*), life (*hifz al-nafs*), and intellect (*hifz al-'aql*)—while embodying the communal values of *Jama'ah* as a foundation for collective welfare and social cohesion. The shift from fragmented, informal practices to an institutionalized, transparent, and accountable ZISWAF governance system signifies not only a milestone in Islamic social finance but also a contextual expression of Islamic epistemology that aligns normative theology with contemporary development challenges. Muhammadiyah's initiatives—ranging from asset-based empowerment, productive waqf development, MSME support, and decentralized fund management—demonstrate how Islamic philanthropic institutions can move beyond short-term charity toward long-term structural transformation, fostering socio-economic resilience, equity, and institutional self-reliance. Theoretically, this study expands the discourse on Islamic governance by offering an empirical framework that integrates *Maqasid al-Shari'ah* and *Jama'ah* as synergistic principles that guide ethical resource mobilization, organizational integrity, and inclusive empowerment. Methodologically, it affirms the utility of qualitative approaches in capturing the layered and context-specific dynamics of Islamic philanthropy in practice. For future research, scholars are encouraged to conduct comparative, multi-regional case studies within and beyond Muhammadiyah, integrate mixed-methods approaches to quantify ZISWAF impact, and explore the potential of digital technologies and Islamic fintech in enhancing the reach, efficiency, and accountability of philanthropic governance—thereby advancing the agenda of sustainable Islamic social finance in the global context.

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