

Research Paper

Comparative Practices of Campus Zakat Management: Evidence from Indonesia and Malaysia

Alfi Muhamad Ramdani^{a,1*}, A' rasy Fahrullah^{a,2}, Najahudin Bin Lateh^{b,3}

^aFakultas Ekonomika dan Bisnis, Universitas Negeri Surabaya, Indonesia

^bAcademy of Contemporary Islamic Studies (ACIS), Universiti Teknologi Mara, Malaysia

¹alfi.21027@mhs.unesa.ac.id^{*}, ²arasyfahrullah@unesa.ac.id, ³najahudin@uitm.edu.my

*Corresponding author

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ABSTRACT

Campus zakat institutions play an increasingly important role in supporting student welfare in Muslim-majority countries; however, comparative evidence regarding effective zakat governance across university settings remains limited. This study aims to compare the management of campus zakat at Pusat Pengelolaan Dana Sosial (PUSPAS) of Universitas Airlangga, Indonesia, and Bahagian Zakat, Sedekah, dan Wakaf (ZAWAF) of Universiti Teknologi MARA, Malaysia, focusing on zakat collection, distribution, student empowerment, and institutional best practices. This study employed a qualitative research design using a phenomenological approach. Data were collected through interviews, observations, and document analysis to capture institutional experiences and practices in zakat management. The findings revealed significant differences in zakat collection mechanisms shaped by national legal frameworks. PUSPAS implemented a voluntary zakat collection system in accordance with Indonesian regulations, whereas ZAWAF applied a mandatory mechanism for Muslim contributors under Selangor state law. Despite these differences, both institutions developed student empowerment programs aimed at promoting long-term economic independence among *mustahik* students. The study points out the importance of supportive regulations and sustainable empowerment strategies in optimizing campus zakat management to enhance student welfare.

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Introduction

Poverty remains a persistent socioeconomic challenge in many Muslim majority countries despite various policy interventions and welfare initiatives. In Indonesia, poverty has demonstrated a gradual decline in recent years, as reflected in data from the Central Bureau of Statistics showing a decrease from 9.78% (26.42 million people) in March 2020 to 9.03% (25.22 million people) in March 2024. Such progress is closely associated with the combined efforts of governmental and non-governmental actors in strengthening poverty alleviation programs. Within this context, zakat has increasingly been recognized as a strategic Islamic social finance instrument capable of redistributing wealth and reducing socioeconomic disparities. Indonesia possesses a considerable zakat potential, estimated at IDR 327 trillion annually according to the National Zakat Agency, yet the realization of zakat collection in 2024 only reached IDR 41 trillion, representing approximately 12.53% of its total potential. This imbalance indicates persistent inefficiency in zakat governance, particularly when the substantial number of eligible contributors does not correspond with actual zakat collection outcomes (Saad et al., 2023). If administered more effectively, zakat resources could significantly complement social protection expenditures and strengthen poverty reduction strategies.

The management of zakat requires a robust institutional framework supported by clear operational guidelines to ensure accountability, effectiveness, and sustainability. From an institutional perspective, zakat administration is shaped by regulatory structures, governance systems, and societal religiosity, all of which influence collection and distribution mechanisms. Institutional governance theory offers an important lens for understanding how formal regulations and organizational arrangements shape institutional effectiveness, while empowerment perspectives explain how zakat can be transformed into productive instruments capable of strengthening the socioeconomic resilience of beneficiaries. Effective zakat management depends not only on administrative procedures but also on institutional commitment to transparency, efficiency, and welfare enhancement (Munawwarah et al., 2022). Religious awareness likewise contributes to zakat compliance, as individuals with stronger religiosity tend to demonstrate greater responsibility toward fulfilling zakat obligations compared to those with lower levels of religious commitment (Shikur et al., 2025). In addition, regulations play a decisive role in influencing collection efficiency, accountability, and the direct impact of zakat utilization on *mustahik* welfare (Hamdiah, 2024). Empowerment programs supported through zakat distribution have further been regarded as mechanisms for strengthening vulnerable groups by improving their ability to fulfil basic needs and participate productively in economic activities (El Ayyubi et al., 2023; Habib, 2021). Consequently, optimizing zakat management remains essential for enhancing economic empowerment and poverty reduction efforts (Mutamimah et al., 2021).

The urgency of strengthening zakat governance becomes increasingly evident within university environments, where financial vulnerability frequently affects students' educational continuity and wellbeing. Although Indonesia and Malaysia have developed zakat institutions serving educational sectors, the available zakat potential has not yet been fully optimized to address student welfare concerns. Many students continue to experience difficulties related to tuition fees, living expenses, and emergency financial burdens that may disrupt educational attainment and perpetuate intergenerational poverty. From an Islamic socioeconomic perspective, individuals are considered financially independent

when their wealth reaches or exceeds the *nisab* threshold, enabling them to transition from *mustahik* to *muzakki* status (Selim & Farooq, 2020). Poverty itself is often characterized by inadequate access to resources necessary for achieving a decent standard of living and fulfilling basic needs (Rusydhiana et al., 2025). In this regard, campus-based zakat institutions occupy a strategic position due to their institutional proximity to students in need and their ability to mobilize academic communities consisting of lecturers, staff, and financially capable students. Educational institutions therefore represent effective centers for zakat mobilization, empowerment, and human capital development aimed at cultivating self-reliance and responsible citizenship (Zufiyardi et al., 2023).

Previous studies have generally emphasized the contribution of zakat institutions toward socioeconomic empowerment and educational welfare enhancement. Existing scholarship demonstrates that campus-based zakat units contribute actively to increasing income opportunities and empowering *mustahik* through productive programs designed to strengthen economic resilience (Syahputri et al., 2020). Likewise, research concerning Islamic philanthropic instruments has revealed positive relationships between zakat, waqf, and educational development through both direct and mediating mechanisms that improve access to educational resources and institutional support systems (Muhammad & Al-Shaghdari, 2024). These findings suggest that Islamic social finance mechanisms possess considerable potential for addressing educational inequality while reinforcing broader welfare objectives. Within higher education contexts, zakat institutions increasingly function not merely as charitable distributors but also as strategic actors supporting students' educational participation and socioeconomic mobility.

Beyond welfare distribution, scholarly discussions have increasingly addressed the significance of productive zakat and empowerment-based interventions in promoting long term beneficiary independence. Existing evidence suggests that zakat management emphasizing sustainable empowerment strategies can improve *mustahik* economic conditions over time by developing skills, financial independence, and access to productive opportunities (Herianingrum et al., 2024). Simultaneously, legal frameworks and governance arrangements significantly influence how zakat institutions operate across national contexts. In Indonesia, zakat institutions within universities commonly operate under Unit Pengumpul Zakat (UPZ) structures supervised by national or regional zakat authorities (Mukhlisshin et al., 2024). Conversely, Malaysia implements a more centralized and structured governance system through state based religious councils and zakat authorities such as Majlis Agama Islam Negeri (MAIN), which oversee collection and distribution mechanisms (Kamaruddin et al., 2024; Saad et al., 2023). Educational empowerment programs funded through zakat have also been associated with increasing educational awareness and improving welfare among beneficiaries, particularly students facing financial hardship (Karuni, 2020; Yamaludin et al., 2024).

Despite the growing body of literature on zakat governance and empowerment, comparative investigations concerning campus zakat management across countries remain considerably limited. Existing studies predominantly concentrate on national zakat institutions or focus exclusively on the socioeconomic outcomes of zakat distribution without examining institutional differences within university settings (Herianingrum et al., 2024; Syahputri et al., 2020). Consequently, insufficient attention has been devoted to understanding how distinct regulatory environments, organizational structures, and operational models influence the effectiveness of campus zakat institutions in enhancing

mustahik welfare. This limitation creates a substantial research gap, particularly regarding comparative institutional practices between Pusat Pengelolaan Dana Sosial (PUSPAS) Universitas Airlangga in Indonesia and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA in Malaysia. The novelty of this research lies in its cross-national comparison of campus zakat institutions operating in public universities with comparable educational orientations, institutional settings, and empowerment objectives, thereby generating transferable best practices for strengthening campus zakat governance.

Based on these considerations, this study aims to compare the management of campus zakat between PUSPAS Universitas Airlangga and ZAWAF Universiti Teknologi MARA, particularly in relation to zakat collection, distribution mechanisms, and student empowerment initiatives. The study further seeks to identify institutional best practices capable of informing broader campus zakat governance and strengthening *mustahik* welfare through sustainable educational support. The uniqueness of this research resides in its focus on campus-based zakat institutions embedded within non-Islamic public universities in two neighbouring Muslim majority countries operating under distinct governance frameworks. In addressing these objectives, this study formulates several research questions: (1) How do PUSPAS and ZAWAF manage zakat collection and distribution? (2) How do both institutions design empowerment programs for *mustahik* students? And (3) How does campus zakat governance affect the welfare and educational sustainability of *mustahik* students?

Method

Research Design and Rationale

This study employed a qualitative research design using a phenomenological approach to gain an in depth understanding of campus zakat management practices and their implications for *mustahik* welfare, particularly among university students. A phenomenological approach was considered appropriate because the study sought to explore and interpret the lived experiences, perceptions, and meanings constructed by individuals directly involved in the administration and utilization of zakat programs at Pusat Pengelolaan Dana Sosial (PUSPAS) Universitas Airlangga (UNAIR), Indonesia, and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA (UiTM), Malaysia. Phenomenology enables researchers to understand social phenomena as experienced by participants while examining the structure and meaning embedded within those experiences (Turley, 2023). In the context of this study, the approach facilitated a comprehensive examination of how zakat governance, distribution mechanisms, and empowerment programs were experienced by institutional administrators and beneficiary students. Furthermore, the comparative nature of the study provided insights into how differing institutional and regulatory contexts influenced the implementation of campus zakat systems in Indonesia and Malaysia.

Informants

Informants were selected using purposive sampling to ensure that participants possessed substantial knowledge and practical experience relevant to campus zakat governance and welfare programs. This strategy was complemented by convenience

sampling to facilitate access to participants who were readily available and willing to contribute to the study. The selection process prioritized institutional representatives directly involved in zakat planning, implementation, and distribution, as well as student beneficiaries who had experienced the impact of zakat assistance over a sustained period. Informants from PUSPAS UNAIR included the Coordinator of Planning, Development, and Law, along with distribution staff responsible for program implementation. The study involved 12 informants, consisting of two institutional representatives from PUSPAS UNAIR, three representatives from ZAWAF UiTM, and seven student beneficiaries from both institutions. The detailed informants profile is depicted in Table 1. Informants were selected based on their direct involvement in zakat management and experience receiving zakat assistance. Data collection continued until thematic saturation was achieved, indicated by the repetition of themes and the absence of substantially new information.

Table 1. Informants' Details

Code	Institution	Position/Role	Gender	Length of Involvement	Selection Criteria
I1	PUSPAS UNAIR	Coordinator of Planning, Development, and Law	Male	>5 years	Responsible for governance and policy
I2	PUSPAS UNAIR	Distribution Staff	Female	3-5 years	Direct involvement in zakat distribution
I3	PUSPAS UNAIR	Administrative/Fundraising Officer	Female	2-4 years	Responsible for collection activities
I4	ZAWAF UiTM	Chairman/Head of ZAWAF	Male	>5 years	Oversight of zakat management
I5	ZAWAF UiTM	Zakat Officer/Program Coordinator	Female	3-5 years	Responsible for student assistance
I6	PUSPAS UNAIR	Undergraduate Student	Female	≥1 academic year	Recipient of educational assistance
I7	PUSPAS UNAIR	Undergraduate Student	Male	≥1 academic year	Recipient of living expense support
I8	PUSPAS UNAIR	Undergraduate Student	Female	≥1 academic year	Participant in empowerment program
I9	ZAWAF UiTM	Undergraduate Student	Male	≥1 academic year	Recipient of zakat scholarship
I10	ZAWAF UiTM	Undergraduate Student	Female	≥1 academic year	Recipient of emergency assistance
I11	ZAWAF UiTM	Undergraduate Student	Male	≥1 academic year	Participant in entrepreneurial program
I12	ZAWAF UiTM	Undergraduate Student	Female	≥1 academic year	Recipient of long-term educational support

Instruments and Data Collection

This study utilized both primary and secondary data sources to strengthen the credibility and comprehensiveness of the findings. Primary data were collected through semi structured interviews and non-participant observations. Semi structured interviews were selected to provide flexibility for exploring participants' experiences while maintaining consistency across core research themes. Interview questions focused on institutional governance models, fundraising strategies, zakat collection mechanisms, beneficiary selection criteria, distribution systems, empowerment initiatives, and operational challenges encountered in campus zakat administration. Observations complemented interview data by documenting institutional activities, interactions between administrators and beneficiaries, *mustahik* orientation processes, and zakat awareness initiatives conducted within and beyond campus environments. Secondary data were obtained from institutional documents, including annual reports, financial statements, zakat distribution records, organizational structures, and program realization reports for 2023. Regulatory documents were also examined, including Undang Undang Republik Indonesia No. 23 Tahun 2011 tentang Pengelolaan Zakat, university regulations governing PUSPAS UNAIR, and Peraturan Peraturan Zakat dan Fitrah Negeri Selangor 2012, to understand the legal and institutional frameworks shaping zakat governance in both countries.

Data Analysis

Data analysis was conducted systematically following phenomenological analysis procedures to identify the meanings embedded in participants' experiences. In phenomenological inquiry, data analysis involves a continuous interpretive process through which researchers reassess empirical findings in relation to participants' lived experiences and broader social realities (Ozuem et al., 2022). The analytical process began with the transcription of interview recordings into written texts to facilitate data familiarization and interpretation. Subsequently, the horizontalization stage was undertaken, in which each participant's statement was treated with equal significance and examined according to the participant's institutional role and experience. The cluster of meaning stage followed, during which statements sharing similar meanings and patterns were categorized into thematic clusters related to governance systems, zakat distribution, student empowerment, and institutional challenges. These themes were then interpreted descriptively to explain participants' experiences across both institutions. Finally, the essence of the phenomenon was synthesized to construct a deeper understanding of how campus zakat management contributed to enhancing the welfare and long term empowerment of *mustahik* students.

Ethical Concern

Ethical principles were carefully maintained throughout the research process to protect participants' rights, privacy, and wellbeing. Prior to data collection, all participants were informed about the objectives, procedures, and voluntary nature of the study, after which informed consent was obtained. Participants were assured that their involvement was entirely voluntary and that they retained the right to withdraw from the study at any stage without consequence. To maintain confidentiality, personal identifiers such as names

and institutionally sensitive information were anonymized during transcription and reporting. Furthermore, all research materials, including interview recordings, transcripts, and institutional documents, were securely stored and accessed only by the researchers to ensure data protection and confidentiality. These ethical measures were implemented to maintain research integrity and foster trustworthiness in the interpretation of findings.

Results

Management of Zakat Collection and Distribution at PUSPAS and ZAWAF

The findings reveal that zakat collection governance at PUSPAS Universitas Airlangga (UNAIR) and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA (UiTM) reflects two distinct institutional approaches shaped by their respective legal, social, and organizational contexts. At PUSPAS UNAIR, zakat collection is implemented through a voluntary mechanism that prioritizes institutional inclusivity and sensitivity to the multicultural composition of the university community. Since Universitas Airlangga is not a fully Islamic university, mandatory zakat deductions are not imposed on lecturers and educational staff. Instead, zakat contributions are facilitated through voluntary participation, including zakat safaris conducted across faculties and payroll deductions based on written consent from willing contributors. This approach illustrates an adaptive governance model designed to maintain institutional harmony while encouraging philanthropic participation among Muslim staff.

This practice was clearly explained by the Coordinator of Planning, Development, and Law of PUSPAS UNAIR:

- (1) *“Alhamdulillah, because we focus on events and safaris in the faculty, many parties support it, meaning that although not all of them, there must be faculty who contribute, paying zakat. The problem is that we are not a fully sharia campus. So if there are educational staff, or lecturers who want to contribute, 2.5% will be deducted from their salary. To avoid conflict because not all staff are Muslim, anyone who wants to contribute voluntarily will be asked to submit a written statement. Every month the contribution will be automatically deducted from their salary. However, if you do not want to contribute, there is no coercion.”* [I1, Interview data]

The interview findings indicate that PUSPAS UNAIR adopts a participatory zakat collection strategy emphasizing voluntary compliance, institutional trust, and social accommodation. Although such a system may limit the maximum potential of zakat collection, it strengthens donor confidence through transparent management and targeted educational assistance. The voluntary nature of zakat contributions also reflects an institutional adjustment to Indonesia’s pluralistic campus environment, where maintaining interreligious sensitivity becomes an important consideration in policy implementation.

In contrast, Bahagian ZAWAF UiTM implements a more formalized and structured zakat collection mechanism supported by the legal framework of the State of Selangor, Malaysia. Unlike the voluntary system practiced at PUSPAS UNAIR, zakat governance at UiTM operates under centralized religious authority through the Majlis Agama Islam Selangor (MAIS), which grants institutional authorization for zakat collection and distribution. This arrangement reflects a stronger regulatory orientation in zakat administration, ensuring institutional legitimacy and systematic governance.

The Chairman of Bahagian ZAWAF UiTM explained:

- (2) *"In zakat, if we want to collect or distribute it, we need to get approval or recognition from Majlis Agama Islam Selangor. For example, at UiTM Shah Alam, Selangor, we need to get approval or recognition from Majlis Agama Islam Selangor (MAIS), which was given approval to collect and distribute zakat among UiTM students and staff starting from May 9, 1998."* [I4, Interview data]

The findings suggest that zakat collection and distribution at ZAWAF UiTM are strongly institutionalized through state recognition and regulatory supervision. This legal support enables ZAWAF UiTM to maintain greater administrative certainty and a more stable zakat collection process. Moreover, the existence of institutional authorization strengthens public trust and enhances accountability in managing zakat resources for student welfare.

Further findings reveal differences in the operational mechanisms used for zakat collection at both institutions. PUSPAS UNAIR primarily relies on zakat safaris, voluntary salary deductions, and faculty level engagement to mobilize zakat contributions. Meanwhile, ZAWAF UiTM applies a more technologically integrated and diversified collection system. Internal zakat collection is conducted through monthly salary deductions using the FinePortal UiTM system, while external collection mechanisms include online payments via QR codes, bank transfers, and direct payments at the ZAWAF office. In addition, corporate zakat contributions constitute an important external funding source for the institution.

The chairman of ZAWAF UiTM further explained the incentives supporting staff participation:

- (3) *"UiTM itself has many staff so it is recommended to pay zakat in Bahagian ZAWAF UiTM because later there will be a special exception, namely being free from tax."* [I4, Interview data]

This finding demonstrates that Malaysia's zakat governance model is strengthened not only through regulatory enforcement but also through fiscal incentives. Tax exemptions for zakat contributors reduce financial burdens among staff and create stronger motivation for routine zakat compliance. Consequently, ZAWAF UiTM benefits from a more predictable and sustainable flow of zakat funds, enabling greater institutional planning and continuity of welfare programs.

About the zakat distribution, the findings further indicate that PUSPAS UNAIR and Bahagian ZAWAF UiTM share a common commitment to educational welfare through zakat distribution, particularly in supporting financially vulnerable students. Both institutions prioritize educational assistance, including scholarships, tuition support, and living expense subsidies. However, differences emerge in the mechanisms through which zakat assistance is distributed and monitored.

At PUSPAS UNAIR, zakat distribution emphasizes accountability and documentation to ensure that assistance reaches intended beneficiaries appropriately. Students receiving financial support are required to maintain proof of payment and participate in documentation activities as evidence of fund utilization and institutional reporting.

As explained by a distribution staff member of PUSPAS UNAIR:

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- (4) *"After we help directly, we help the student to photocopy the proof of payment or proof that we have helped and as proof for the student as well. And usually we invite students to a group photo session as proof of the delivery of the assistance."* [I2, Interview data]

These practices indicate that PUSPAS UNAIR prioritizes transparency and institutional accountability in zakat governance. Documentation procedures function not only as administrative requirements but also as mechanisms for strengthening donor confidence and ensuring that zakat funds are distributed according to intended objectives. Such accountability measures contribute to maintaining public trust in campus based zakat institutions.

Conversely, Bahagian ZAWAF UiTM demonstrates a stronger emphasis on technological efficiency and service accessibility in zakat distribution. The institution has developed an E-Zakat system that enables students to apply for financial assistance digitally, allowing zakat funds to be transferred directly to beneficiaries' bank accounts. This system simplifies the distribution process and enhances responsiveness to students' financial needs.

The chairman of ZAWAF UiTM stated:

- (5) *"In terms of technology, we are distributing zakat by creating an E-Zakat system for students which can be used to apply for assistance to Bahagian ZAWAF UiTM and the assistance provided can be directly transferred via the student's account to be used according to their needs. Apart from that, zakat payments can also be made via our website at zawaf.uitm.edu.my where there is also a system for estimating the mandatory zakat that must be paid."* [I4, Interview data]

The findings reveal that technological integration has enabled ZAWAF UiTM to establish a more efficient and flexible zakat distribution mechanism. The digitalization of both zakat payment and aid distribution reflects institutional readiness to respond to contemporary administrative demands while improving accessibility for student beneficiaries. Although both institutions pursue similar welfare objectives, PUSPAS UNAIR places greater emphasis on accountability and participatory trust building, whereas ZAWAF UiTM prioritizes regulatory efficiency and digital service innovation in campus zakat governance.

The interview findings were further supported by observational data gathered during visits to both institutions. At PUSPAS UNAIR, observations indicated that zakat collection activities were strongly embedded within institutional engagement and interpersonal communication. Zakat awareness campaigns, faculty visits, and interpersonal interactions between administrators and campus staff appeared to reinforce voluntary participation. Researchers also observed the documentation process during zakat distribution, including verification of student records, payment confirmations, and administrative reporting procedures, reflecting institutional efforts to maintain accountability and donor trust. In contrast, observations at ZAWAF UiTM revealed a more systematized and technology driven administrative environment. The use of digital platforms for zakat applications, payment systems, and beneficiary verification demonstrated an integrated governance model supported by formal institutional procedures. Administrative activities appeared highly structured, indicating strong regulatory alignment with state zakat governance mechanisms.

Student Empowerment Programs in Campus Zakat Institutions

Educational Assistance as the Foundation of Student Empowerment

The findings demonstrate that student empowerment programs implemented by PUSPAS Universitas Airlangga (UNAIR) and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA (UiTM) extend beyond charitable assistance and are designed to strengthen students' educational continuity and socioeconomic resilience. At both institutions, empowerment begins with educational support programs intended to reduce financial barriers that may hinder students from completing their studies. Such assistance includes tuition support, living allowances, emergency aid, academic necessities, and complementary welfare services aimed at ensuring students can maintain academic participation without excessive financial hardship.

For many *mustahik* students, zakat assistance represents an important source of financial stability that enables them to remain enrolled in higher education. Students reported that economic challenges often affected not only their ability to pay tuition fees but also their emotional wellbeing and concentration in academic activities. Consequently, zakat support was perceived not merely as financial relief but as a mechanism for restoring educational confidence and reducing uncertainty regarding study continuation.

A student beneficiary from PUSPAS UNAIR explained:

- (6) *"Before receiving assistance, I often worried about tuition fees and daily living expenses because my parents' income was unstable. The zakat support helped me continue my studies and reduced the pressure I experienced. I became more focused on my academic responsibilities because I no longer worried constantly about financial problems."* [I6, Interview data]

Similarly, a student from ZAWAF UiTM emphasized the role of zakat assistance in sustaining educational participation:

- (7) *"The support was very meaningful because it helped me pay for urgent educational expenses. It was not only financial assistance, but also emotional support because I felt that someone cared about students facing difficulties."* [I10, Interview data]

These findings suggest that campus zakat institutions function as important educational safety nets for financially vulnerable students. By alleviating immediate financial burdens, both institutions enable students to maintain academic engagement and minimize the risk of educational discontinuity.

Holistic Student Development Through PUSPAS UNAIR Programs

Beyond direct financial assistance, PUSPAS UNAIR adopts a student empowerment approach that combines educational, religious, and entrepreneurial development. One of its flagship initiatives, the Griya Khadijah program, is designed to support students through scholarship assistance, Islamic character development, mentoring activities, and entrepreneurship training. The findings indicate that PUSPAS UNAIR perceives empowerment as a gradual process through which *mustahik* students are prepared to become economically independent and socially responsible individuals.

According to I3, who was directly involved in program administration, empowerment is intended to transform zakat recipients from passive beneficiaries into productive individuals capable of contributing positively to society:

- (8) *“At PUSPAS, we do not only focus on giving assistance. Through programs such as Griya Khadijah, students receive mentoring, religious guidance, and entrepreneurship exposure so that they can gradually develop independence and confidence in managing their future.”* [I3, Interview data]

Student participants further explained that mentoring activities within the program strengthened their motivation and personal discipline. Several beneficiaries described feeling encouraged to improve not only their academic performance but also their spiritual and social awareness.

One student participant noted:

- (9) *“What I liked most was that the program did not only help financially. We also received guidance and motivation. It made me feel more responsible and encouraged me to improve myself academically and personally.”* [I7, Interview data]

Nevertheless, the findings also reveal certain limitations in the PUSPAS empowerment model. Since several forms of assistance remain concentrated on scholarships and short term financial support, some students still perceive economic independence as a long term objective rather than an immediate outcome. Although entrepreneurship training exists, opportunities for direct income generation remain relatively limited compared to more productive asset based programs.

Productive and Asset Based Empowerment at ZAWAF UiTM

In contrast, Bahagian ZAWAF UiTM adopts a more economically productive empowerment orientation emphasizing long term sustainability and practical entrepreneurial experience. The institution develops asset based programs, including fish farming and honey production initiatives, that involve students directly in productive activities capable of generating independent income. These programs are designed not only to fulfil students' immediate needs but also to cultivate entrepreneurial competence, practical experience, and self-reliance.

The findings indicate that ZAWAF UiTM's empowerment model is strengthened through collaboration with the entrepreneurship unit of UiTM, namely Malaysian Academy of SME and Entrepreneurship Development (MASMED). Such collaboration enables students to gain practical knowledge regarding business management, financial planning, and market participation. As a result, empowerment is conceptualized as an investment in students' future economic capacity rather than solely a welfare intervention.

A student beneficiary involved in entrepreneurial activities explained:

- (10) *“The empowerment program changed my perspective. At first, I thought zakat only meant receiving assistance, but through the program, I learned how to manage projects and generate income. It gave me confidence that I could become financially independent in the future.”* [I11, Interview data]

Similarly, another student described how participation in productive activities contributed to self-confidence and financial awareness:

- (11) *“The program gave us opportunities to learn practical skills. We became more disciplined and learned that empowerment means preparing ourselves to survive independently, not depending continuously on assistance.”* (I12, Student Beneficiary, ZAWAF UiTM)

These findings indicate that ZAWAF UiTM places greater emphasis on productive empowerment capable of generating longer term socioeconomic outcomes for beneficiaries.

Emerging Patterns of Student Empowerment Across Institutions

Despite differences in implementation, the findings reveal several similarities in the empowerment orientation adopted by PUSPAS UNAIR and ZAWAF UiTM. Both institutions position zakat as a developmental instrument intended to improve student welfare through educational continuity and human capital development. Rather than limiting zakat to consumptive assistance, both institutions seek to encourage students' self-improvement, confidence, and future independence.

However, differences emerge in the strategic emphasis of empowerment initiatives. PUSPAS UNAIR prioritizes educational continuity and personal development through mentoring and scholarship support, whereas ZAWAF UiTM adopts a stronger focus on productive and entrepreneurial empowerment supported by institutional partnerships and income generating activities. These distinctions demonstrate how regulatory settings, institutional priorities, and organizational capacities shape the design of campus zakat empowerment programs. Nevertheless, both institutions share a common objective of transforming *mustahik* students into resilient, capable, and economically empowered individuals who may eventually transition from zakat recipients to future zakat contributors.

Observational findings also supported the evidence obtained through interviews regarding student empowerment initiatives. At PUSPAS UNAIR, researchers observed mentoring sessions and student development activities conducted under the Griya Khadijah program, where beneficiaries participated in religious discussions, motivational sessions, and entrepreneurship exposure activities. Interactions between facilitators and students suggested an emphasis on personal development and social support beyond financial assistance. Meanwhile, at ZAWAF UiTM, observations of empowerment programs demonstrated a more practical orientation toward productive economic activities. Students involved in entrepreneurial and asset based programs, including agricultural and business related activities, appeared actively engaged in developing practical competencies. The observed collaboration between institutional administrators and entrepreneurship support units also reflected a structured effort to prepare students for longer term financial independence.

The Impact of Campus Zakat Governance on Student Welfare

Financial Relief and Educational Continuity

The findings reveal that campus zakat governance at PUSPAS Universitas Airlangga (UNAIR) and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA

(UiTM) contributes substantially to improving student welfare, particularly through reducing financial vulnerability and supporting educational continuity. For *mustahik* students, financial hardship frequently affects not only access to tuition payments but also the ability to fulfil basic living expenses, purchase academic materials, and maintain psychological wellbeing during their studies. The findings indicate that zakat assistance functions as an immediate protective mechanism that minimizes the risk of educational discontinuity caused by financial instability.

Several students reported that prior to receiving zakat assistance, they frequently experienced uncertainty regarding tuition payments and struggled to balance academic responsibilities with financial stress. After participating in campus zakat programs, students perceived improvements in their capacity to remain academically engaged and complete educational requirements more confidently.

One student beneficiary from PUSPAS UNAIR explained:

- (12) *“Before receiving zakat assistance, I often worried about tuition fees and daily expenses because my family’s financial condition was uncertain. Sometimes I thought about taking a break from university to work. After receiving support, I became calmer and could focus more on lectures without constantly thinking about money.”* [I6, Interview data]

Similarly, a beneficiary from ZAWAF UiTM emphasized that zakat assistance directly influenced educational sustainability:

- (13) *“The assistance helped me continue my education when I was struggling financially. It reduced my worries and allowed me to focus on assignments and examinations. Without the support, I do not know whether I could continue studying smoothly.”* [I10, Interview data]

These findings demonstrate that campus zakat governance functions as an institutional safety mechanism that protects vulnerable students from academic disruption. The ability to maintain educational participation reflects an important dimension of welfare improvement, particularly among students facing persistent economic constraints.

Psychological Wellbeing and Reduced Financial Anxiety

Beyond financial assistance, the findings suggest that campus zakat governance positively affects students’ emotional and psychological wellbeing. Financial insecurity often generates stress, anxiety, and feelings of inferiority among students, particularly when they struggle to fulfil academic obligations while managing economic hardship. Students described how zakat assistance reduced emotional burdens and strengthened their confidence in continuing higher education.

At PUSPAS UNAIR, beneficiaries explained that receiving institutional support generated feelings of inclusion and reassurance because the university acknowledged their financial difficulties and actively responded to them. Students no longer perceived themselves as isolated individuals struggling independently but instead as members of a supportive academic environment.

One beneficiary explained:

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- (14) *“Receiving assistance made me feel supported. I realized that the university cared about students facing financial problems. That feeling alone motivated me to continue studying and not give up.”* [I7, Interview data]

Similarly, students at ZAWAF UiTM described how zakat governance fostered emotional security and optimism regarding their future.

A student beneficiary stated:

- (15) *“The support helped me emotionally because I felt less stressed about expenses. I could focus more on improving my academic performance instead of worrying every day about money.”* [I12, Interview data]

These findings indicate that student welfare extends beyond economic indicators and includes emotional stability and psychological resilience. Campus zakat governance therefore contributes to strengthening students' confidence, motivation, and sense of institutional belonging.

Strengthening Self Reliance and Personal Development

The findings further reveal that campus zakat governance influences students' long term personal development by encouraging self-reliance and responsibility. Through mentoring, entrepreneurship activities, and structured empowerment programs, both institutions seek to transform students from passive aid recipients into active individuals capable of improving their own socioeconomic conditions.

At PUSPAS UNAIR, students reported that mentoring activities under programs such as Griya Khadijah improved self-discipline, religious awareness, and motivation to succeed academically. Students perceived the program as an opportunity for personal growth rather than solely financial support. As explained by I3:

- (16) *“We want students to feel that zakat is not only about receiving assistance. We encourage them to grow, become more responsible, and eventually become independent individuals who can contribute back to society.”* [I3, Interview data]

Meanwhile, ZAWAF UiTM's productive empowerment programs contributed to students' practical skills and entrepreneurial confidence. Participation in income generating activities enabled students to gain first-hand experience regarding financial management and economic productivity. One student described this transformation:

- (17) *“The program taught me that empowerment is not only about receiving support but also about learning how to improve myself financially. I became more confident in managing money and planning for the future.”* [I11, Interview data]

These findings suggest that effective campus zakat governance contributes to developing independent and resilient students capable of navigating socioeconomic challenges more confidently.

Emerging Welfare Outcomes of Campus Zakat Governance

Overall, the findings indicate that campus zakat governance generates multidimensional impacts on student welfare encompassing educational continuity, financial stability, emotional wellbeing, and personal development. Although PUSPAS UNAIR and ZAWAF UiTM adopt different governance and empowerment strategies, both institutions demonstrate meaningful contributions to improving students' quality of life within higher education settings.

PUSPAS UNAIR primarily contributes through educational mentoring, social support, and scholarship assistance that strengthen students' academic persistence and psychological resilience. In contrast, ZAWAF UiTM complements financial assistance with productive empowerment initiatives that encourage economic independence and entrepreneurial readiness. Despite these operational differences, both institutions contribute toward reducing students' vulnerability and improving long term welfare outcomes. The findings further suggest that campus zakat governance may facilitate a transformative transition in which *mustahik* students gradually develop the capacity to become economically stable individuals and, potentially, future contributors to zakat systems themselves.

The observed institutional environment further confirmed the positive impact of campus zakat governance on student welfare. During institutional visits, researchers observed that many beneficiary students demonstrated active participation in academic and developmental activities facilitated by campus zakat institutions. Students appeared more engaged in mentoring sessions, educational activities, and institutional programs designed to strengthen academic persistence and self-development. At both institutions, interactions between zakat administrators and beneficiaries reflected supportive relationships characterized by responsiveness and mutual trust. In several observed cases, students expressed confidence and gratitude toward the assistance received, suggesting that zakat governance contributed not only to financial stability but also to students' emotional wellbeing and sense of belonging within the university environment.

Discussion

Zakat functions not only as an act of worship but also as an institutional mechanism for promoting socioeconomic justice and reducing inequality. In Islamic teaching, zakat serves a dual purpose as a purifier of wealth (*tazkiyah al-mal*) (QS. At-Taubah: 103) and as a redistributive instrument intended to strengthen social welfare and economic inclusion (Al-Zikri et al., 2019; Widiastuti et al., 2021). The findings of this study demonstrate that campus zakat governance at PUSPAS UNAIR and Bahagian ZAWAF UiTM reflects fundamentally different institutional logics shaped by their respective legal and administrative systems. PUSPAS UNAIR operates within a voluntary zakat environment that depends on persuasion, institutional trust, and philanthropic willingness. Conversely, ZAWAF UiTM benefits from a centralized governance structure supported by legal authority and administrative integration. These contrasting arrangements indicate that zakat effectiveness is strongly influenced by institutional ecosystems, suggesting that governance structures shape not only fundraising outcomes but also the capacity of zakat institutions to achieve broader social welfare objectives.

The voluntary nature of zakat collection in Indonesia presents both opportunities and structural limitations. At PUSPAS UNAIR, zakat contributions rely heavily on institutional engagement mechanisms such as faculty safaris and voluntary salary deductions. While this approach reflects sensitivity to religious diversity within a public university environment, the absence of legal sanctions for nonpayment contributes to uncertainty in fundraising and limits the institution's capacity to optimize zakat potential (Batubara et al., 2024). From a governance perspective, voluntary compliance reinforces the Islamic principle of sincerity (*hifz al-din*), since zakat is paid based on personal willingness rather than administrative pressure. Nevertheless, such flexibility may weaken institutional predictability and reduce long term planning capacity. The findings therefore reveal a paradox within voluntary zakat systems, where respect for religious freedom and multicultural inclusivity simultaneously constrains institutional effectiveness in addressing the growing welfare demands of financially vulnerable students.

In contrast, Bahagian ZAWAF UiTM demonstrates how regulatory support can strengthen institutional performance and financial sustainability. The implementation of Peraturan-Peraturan Zakat dan Fitrah Negara Bagian Selangor 2012 Bahagian VI Zakat Harta dan Pendapatan establishes a structured collection mechanism through salary deductions and regulated payment procedures. Such arrangements contribute to greater financial consistency and enhance institutional certainty regarding available welfare resources (Djafar et al., 2023). More importantly, the Malaysian model reflects a progressive interpretation of Islamic governance in which zakat is institutionalized as a collective social responsibility rather than merely an individual moral obligation. The findings support previous arguments that regulated zakat systems tend to achieve stronger administrative efficiency and greater success in fulfilling zakat objectives than loosely coordinated arrangements (Sawmar & Mohammed, 2021). However, compulsory mechanisms may unintentionally reduce the spiritual dimension of voluntary devotion, creating tensions between regulatory efficiency and personal religious sincerity (*hifz al-din*).

The increasing integration of digital technology into zakat governance emerges as another important dimension shaping institutional effectiveness. At ZAWAF UiTM, digital systems such as FinePortal and E-Zakat facilitate salary deductions, online payments, beneficiary applications, and financial monitoring, enabling a more efficient administrative environment. Existing scholarship suggests that digital transformation contributes positively to zakat transparency, reporting accuracy, and donor trust by simplifying payment procedures and improving accessibility (Hadi et al., 2024; Mukhlisin et al., 2024). In addition, digital platforms enable real time verification and reporting, strengthening accountability between zakat institutions and contributors (Bin-Nashwan et al., 2023; Saad et al., 2023; Zulfikri et al., 2021). This finding indicates that technological innovation should not merely be viewed as administrative modernization but as a strategic governance instrument capable of strengthening public confidence and institutional legitimacy. Consequently, optimizing digital transformation remains central to improving zakat sector performance in higher education contexts (Ahyani et al., 2025; Al Mustofa et al., 2025).

From the perspective of *maqashid sharia*, both institutions demonstrate strong commitments to fulfilling essential dimensions of welfare through educational and social assistance. Scholarship programs, tuition support, and living expense assistance contribute to the preservation of intellect (*hifz al-aql*) and protection of life (*hifz al-nafs*), ensuring that economically vulnerable students maintain educational participation. Nevertheless, the two

institutions interpret welfare achievement differently. PUSPAS UNAIR emphasizes social trust, inclusivity, and respect for campus diversity through flexible and voluntary zakat participation. Such an approach strengthens donor engagement and transparency despite financial instability. By contrast, ZAWAF UiTM prioritizes structured compliance and resource predictability through salary deductions and institutional regulation. These differences suggest that zakat governance effectiveness cannot be assessed solely through collection volume but should also consider institutional context, cultural diversity, and the ability to balance efficiency with ethical and spiritual dimensions of Islamic philanthropy.

The findings further demonstrate that student empowerment programs at both institutions reflect the principles of the Asset Based Community Development (ABCD) model, although implemented with different strategic emphases. Asset based approaches prioritize existing strengths and capacities rather than focusing exclusively on deficiencies, thereby strengthening resilience and self-reliance among beneficiaries (Lester et al., 2023). Bahagian ZAWAF UiTM appears to implement this model more comprehensively through productive initiatives such as fish farming and honey production, supported by collaboration with the entrepreneurship unit (MASMED). These programs encourage students to generate independent income and strengthen entrepreneurial capability. Meanwhile, PUSPAS UNAIR prioritizes educational scholarships, mentoring, and entrepreneurship exposure through the Griya Khadijah program. Although valuable for immediate educational support, the program remains relatively short term and less capable of producing sustained economic independence. This suggests the need for more strength-based interventions emphasizing long term capability development and self-sufficiency (Bin-Nashwan, 2025; Hegde, 2023).

The empowerment outcomes observed in this study are consistent with broader theoretical perspectives emphasizing the transformation of *mustahik* from aid recipients into independent individuals capable of contributing productively to society. ZAWAF UiTM demonstrates stronger evidence of this transformation through asset-based programs that combine welfare support with practical entrepreneurship and income generation opportunities. Such initiatives align closely with the logic of productive zakat, where assistance is designed not merely to alleviate immediate hardship but to strengthen long term economic independence (Mawardi et al., 2023). In contrast, although PUSPAS UNAIR successfully reduces educational vulnerability through scholarships and financial support, its empowerment initiatives remain less developed in preparing students for post campus economic resilience. Nonetheless, both institutions have fulfilled fundamental welfare objectives related to clothing, food, and education in accordance with *maqashid sharia*, indicating meaningful contributions toward improving *mustahik* wellbeing and educational sustainability.

The comparative findings further suggest that successful campus zakat governance depends upon the interaction between institutional regulation, technological infrastructure, and empowerment sustainability. ZAWAF UiTM benefits from integrated governance supported by mandatory regulations, institutional coordination, and digital systems that collectively strengthen program continuity and student welfare outcomes. Conversely, PUSPAS UNAIR demonstrates stronger adaptability within a multicultural educational environment but requires greater institutional innovation to ensure longer term empowerment effects. This finding reinforces previous arguments that good governance constitutes a key mechanism for addressing operational challenges in zakat organizations

(Zakiy et al., 2023). Likewise, improvements in technology and systematic governance have been shown to positively influence zakat distribution effectiveness within higher education settings (Yusuf et al., 2024). Therefore, institutional effectiveness should not solely prioritize collection efficiency but also long-term student empowerment and sustainable welfare outcomes (Saiful, 2023).

These findings provide important implications for the broader development of campus zakat systems in Muslim majority countries. For decentralized environments such as Indonesia, fiscal incentives and stronger institutional transparency may increase participation without undermining the voluntary spirit of zakat compliance. Meanwhile, centralized systems may benefit from learning how voluntary engagement mechanisms strengthen trust and donor participation within pluralistic environments. Nevertheless, this study remains limited by its restricted institutional scope and insufficient exploration of detailed empowerment mechanisms implemented at both institutions. Future studies may examine hybrid zakat governance models combining regulatory stability with participatory flexibility, while also exploring spiritual satisfaction among both *mustahik* and *muzakki* across different institutional settings. Such inquiries may contribute toward developing more adaptive, equitable, and socially transformative campus zakat governance systems.

Conclusion

This study investigates the role of campus zakat governance in improving student welfare through a comparative analysis of PUSPAS Universitas Airlangga (UNAIR), Indonesia, and Bahagian Zakat, Sedekah dan Wakaf (ZAWAF) Universiti Teknologi MARA (UiTM), Malaysia. The findings reveal substantial differences in zakat collection, distribution, and empowerment mechanisms shaped by distinct regulatory and institutional environments. PUSPAS UNAIR operates within a voluntary zakat framework emphasizing inclusivity, donor trust, and multicultural sensitivity, although this approach presents challenges in achieving optimal fundraising stability. In contrast, ZAWAF UiTM adopts a structured and regulation-based zakat system supported by mandatory salary deductions and digital platforms, ensuring greater financial sustainability and administrative efficiency. Despite these differences, both institutions contribute meaningfully to student welfare through educational assistance, living support, and empowerment initiatives. Nevertheless, ZAWAF UiTM demonstrates stronger long term welfare outcomes through asset based entrepreneurial programs. These findings imply that effective zakat governance requires regulatory support, institutional credibility, technological integration, and sustainable empowerment strategies to strengthen student welfare within higher education settings.

This study is subject to several limitations that should be acknowledged. First, the number of informants involved was relatively limited, potentially restricting the diversity of perspectives regarding institutional practices and student experiences. Second, although multiple data sources were employed, the study relied considerably on documentary evidence and institutional narratives, particularly due to limited opportunities for prolonged field engagement and interviews, especially at Bahagian ZAWAF UiTM. Third, the comparative analysis focused only on two campus zakat institutions, limiting broader generalizability across different higher education contexts. Future research is encouraged to involve a larger and more diverse sample of institutions and informants to enrich

comparative insights. Further investigations may also examine the effectiveness of specific empowerment mechanisms, assess long term welfare outcomes among *mustahik* students, and explore hybrid zakat governance models that integrate regulatory stability with participatory flexibility.

Authors' Declaration

The authors made substantial contributions to the conception and design of this study. The authors take responsibility for the data analysis, interpretation, and discussion of the results. The authors have read and approved the final manuscript.

ORCID

Alfi Muhamad Ramdani  -

A' rasy Fahrullah  <https://orcid.org/0000-0001-7107-5040>

Najahudin Bin Lateh  <https://orcid.org/0000-0001-9599-1318>

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