
Ziswaf Fundraising Model in Achieving the Sustainable Development Goals: A Perspective from Positive Law and Islamic Law

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Kata Kunci :

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Abstrak

Indonesia memiliki potensi Ziswaf yang sangat besar namun realisasinya masih jauh dari optimal, sehingga dibutuhkan strategi fundraising yang terstruktur dan terintegrasi untuk memaksimalkan penghimpunan dan pendistribusian dana bagi kesejahteraan masyarakat. Penelitian ini bertujuan menganalisis model fundraising Ziswaf di Zakat Center Thoriqotul Jannah Cirebon dalam mewujudkan SDGs ditinjau dari perspektif hukum positif dan hukum Islam berbasis maqashid syariah. Penelitian menggunakan metode kualitatif dengan pendekatan yuridis normatif dan yuridis empiris, melalui wawancara mendalam, observasi, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa lembaga berhasil menghimpun Rp 2,33 miliar pada 2024 melalui program-program yang selaras dengan sepuluh tujuan SDGs, serta memenuhi UU No. 23 Tahun 2011 dan hierarki dharuriyyat-hajjiyyat-tahsiniyyat maqashid syariah. Penelitian ini berkontribusi secara teoritis dalam mengintegrasikan kerangka maqashid syariah dengan agenda pembangunan global dan memberikan rekomendasi praktis bagi lembaga zakat.

Keywords :

Ziswaf Fundraising;
Sustainable Development
Goals; Positive Law;
Maqashid al-Sharia;
Productive Zakat.

Abstract

Indonesia has enormous potential for Ziswaf, but its realization is still far from optimal; therefore, a structured and integrated fundraising strategy is needed to maximize the collection and distribution of funds for the welfare of the community. This study aims to analyze the Ziswaf fundraising model at the Thoriqotul Jannah Zakat Center in Cirebon in achieving the SDGs from the perspectives of positive law and Islamic law based on maqashid syariah. The study employs a qualitative method using both a normative legal and an empirical legal approach, through in-depth interviews, observations, and document analysis. The results of the study indicate that the institution successfully raised Rp 2.33 billion in 2024 through programs aligned with the ten SDG goals, while also complying with Law No. 23 of 2011 and the hierarchy of dharuriyyat-

hajiyyat-tahsiniyyat within the maqashid syariah framework. This study contributes theoretically by integrating the maqashid syariah framework with the global development agenda and provides practical recommendations for zakat institutions.



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INTRODUCTION

Indonesia has enormous potential for Ziswaf, yet actual achievements remain suboptimal compared to available capacity. To maximize the collection and distribution of Ziswaf, participation from various stakeholders is required, including the National Zakat Agency (BAZNAS) as a key strategic stakeholder (Asyiah et al., 2024; Ramadhan et al., 2023). Zakat, infaq, sedekah, and wakaf are important instruments in the Islamic financial system that hold great potential in supporting sustainable development, particularly in the context of achieving the Sustainable Development Goals (SDGs) in Indonesia (Asyifa et al., 2025; Halik & Madjid, 2025; Khoiri, 2024; Nurhasanah, 2023; Utama, 2021). The SDGs, as a global agenda, encompass various aspects such as poverty eradication (SDG 1), improving the quality of education (SDG 4), health (SDG 3), inclusive economic growth (SDG 8), and reducing inequality (SDG 10) (Afiyah et al., 2025; Ma'ruf et al., 2025).

A significant strategic factor in optimizing Ziswaf management is the gap between its collection potential and actual collection—that is, a situation in which Indonesia's vast Ziswaf capacity has not yet been fully maximized without active synergy among all stakeholders (Zulkifli, 2025; Bashor et al., 2025; Sati & Tambunan, 2025; Bianda et al., 2025). To maximize the collection and distribution of Ziswaf, participation is required from various stakeholders, including the National Zakat Agency (BAZNAS) as one of the strategic stakeholders (Kuratulain et al., 2025). Under Indonesian positive law, the concept of Ziswaf management is regulated in Articles 3 and 26 of Law No. 23 of 2011 on Zakat Management, which, in principle, bears full responsibility for the collection and distribution of zakat based on integrity, ensuring that zakat funds are utilized in a targeted manner (Aradimas & Efendi, 2025; Prambudhi & Ribawati, 2026).

On the other hand, the implications of Ziswaf for social welfare and the Islamic economy are undeniably clear (Alimudin et al., 2025). This is due to aspects involving the provision of aid to the poor as well as the distribution of benefits of a universal nature (Emzaed, 2025). The positive impact of Ziswaf can be easily identified through observation of the flow of Ziswaf funds that are distributed (Fretika, 2025). Good Ziswaf management will direct funds from the Muslim community toward productive and social sectors that support the achievement of community welfare, particularly for those falling under the mustahik category (Rochmawati, 2026).

From the perspective of Islamic law, the management of Ziswaf funds is not merely viewed as a technical policy, but as a manifestation of the objectives of Islamic

law (*maqāṣid al-syarī'ah*). The theory of *maqāṣid al-syarī'ah* positions the law as a means to achieve public interest and prevent harm (Anam, 2023). Proper management and distribution of Ziswaf funds align with the primary objectives of *maqāṣid al-syarī'ah*, which emphasize the establishment of a harmonious and peaceful social order (Qomariyah & Ulya, 2026). In the context of ZISWAF, *Maqashid Syariah* emphasizes the need to ensure that collected funds are used effectively and efficiently to achieve the goals mandated by Islam, such as community empowerment and public welfare. *Maqashid Syariah* serves as a framework to align SDG programs and ZISWAF with Islamic values.

These principles are reflected in the ZISWAF fund management practices carried out by the Thoriqotul Jannah Zakat Center in Cirebon through its main programs, which help alleviate poverty and boost entrepreneurship by utilizing productive zakat funds. The allocation of productive zakat at the Thoriqotul Jannah Zakat Center takes the form of business capital grants that serve a dual function due to the income generated within the program.

Previous studies have shown that ZISWAF fundraising plays a significant role in supporting the achievement of the SDGs through the *Maqashid Syariah* framework. Through the approach of interest-based institutions such as the Thoriqotul Jannah Zakat Center, ZISWAF collection is managed professionally, making it easier for donors to fulfill their zakat obligations, thereby increasing the effectiveness of fundraising for economic empowerment, education, health, and poverty alleviation in line with SDG targets. The principles of *Maqashid Syariah* serve as a guide in the management and distribution of ZISWAF to create public welfare through the preservation of religion (*hifdz ad-din*), life (*hifdz an-nafs*), intellect (*hifdz al-aql*), lineage (*hifdz an-nasl*), and wealth (*hifdz al-mal*) (D. Al Mustaqim & Makarrim, 2024; D. Al Mustaqim, 2024; Yunita, 2024).

The literature cited above differs from the author's research in that the ZISWAF management model, through its main programs, is examined in terms of the priority structure of *Maqashid Syariah* needs—namely *dharuriyat*, *tahsiniyat*, and *hajiyyat*—since these three priority structures reflect needs that provide a crucial framework for the development of ZISWAF in the context of distribution and for the community. This concept emphasizes the importance of considering human welfare and safeguarding the public interest in wealth management.

Based on this discussion, a study on the management of ZISWAF funds through economic empowerment programs is crucial to be comprehensively analyzed from the perspective of Islamic law grounded in *maqāṣid al-syarī'ah* and positive law. This integrative approach is expected to assess the extent to which the practice of managing ZISWAF funds at the Thoriqotul Jannah Zakat Center in Cirebon, through its main programs, has reflected the objectives of Sharia and the principles of national legal justice, as well as to provide theoretical and practical contributions to the development of a ZISWAF management system that is just, effective, and sustainable.

METHODS

This study employs a qualitative method that integrates both normative and empirical legal research approaches. The normative legal approach is used to examine the legal norms governing the management of ZISWAF funds, whether derived from positive law or Islamic law. The normative analysis focuses on legislation such as Law No. 23 of 2011 on Zakat Management, Decree of the Minister of Religious Affairs of the Republic of Indonesia No. 373 of 2003, Decree of the Director General of Islamic Community Guidance and Hajj Affairs No. D-291 of 2000, Presidential Decree (Keppres) No. 8 of 2001 dated January 7, 2001, and West Java Governor's Decree No. 73 of 2001. Meanwhile, an empirical-legal approach was used to examine how these norms are implemented in the practice of managing ZISWAF funds, particularly at the Thoriqotul Jannah Zakat Center in Cirebon, so that this study does not stop at the level of "law in the books" but also encompasses "law in action."

The data sources in this study consist of primary and secondary data. Primary data was obtained through observation, interviews, and direct document review with internal parties at the Thoriqotul Jannah Zakat Center in Cirebon, specifically the management of the Cirebon Zakat Center, employees of the Cirebon Zakat Center, and beneficiaries. These interviews aimed to gather empirical information regarding the mechanisms for managing ZISWAF funds. In addition, primary data was also obtained from interviews with financing customers who underwent restructuring, in order to gain a direct perspective on the effectiveness and fairness of the policy. Meanwhile, secondary data includes laws and regulations, legal textbooks, scientific journals, and other literature relevant to the research topic.

Data collection was conducted through in-depth interviews and a documentary review. Interviews were used to systematically and structurally gather empirical data, while the documentary review was conducted to examine legal documents, internal policies, and academic literature related to the management of ZISWAF funds. All data obtained were analyzed using qualitative analysis with a comparative legal approach, namely comparing positive legal provisions and Islamic legal principles based on *maqāṣid al-syarī'ah* with the ZISWAF fund management practices implemented at the Thoriqotul Jannah Zakat Center in Cirebon. This approach was used to assess the alignment between norms and practices, as well as to identify an ideal and equitable form of legal protection for clients.

RESULT AND DISCUSSION

Ziswaf Fundraising Strategy by the Thoriqotul Jannah Zakat Center in Cirebon

Zakat can serve as a stable source of funding with significant potential to improve the quality of life for people, particularly for those eligible to receive it, so that they can live with dignity and self-sufficiency, without relying on others' zakat. The utilization of zakat funds is part of the economic empowerment of the poor to develop existing business capital or even pioneer new, more promising businesses.⁸⁹ It is hoped that

by providing business capital assistance to the mustahiq, they will be encouraged to increase their income through productive enterprises using the funds they receive, thereby transforming the social structure by turning the mustahiq into new zakat contributors.

The Thoriqotul Jannah Zakat Center has successfully collected funds in 2024 amounting to Rp 2,327,516,880 and in 2025 (current period) amounting to Rp 1,796,256,369. The sources of funds in 2024 came from several main categories, namely: Zakat Funds totaling Rp 632,462,493, derived from zakat on assets of entities (Rp 610,912,093), cash fitrah zakat (Rp. 12,024,000), and non-cash fitrah zakat (Rp. 9,526,400). Additionally, Infaq or Sadaqah Funds amounting to Rp. 1,504,675,402, which are used to support various flagship programs. Next is the Waqf Fund amounting to Rp. 190,375,075, consisting of cash waqf (Rp. 190,095,075) and non-cash waqf (Rp. 280,000). Additionally, there is a deposit of interest from current accounts amounting to Rp. 3,910,000, which will be distributed in accordance with Sharia regulations.

Based on an interview with Ms. Ratih Raodatul Jannah, a Finance Staff member, in 2025, fund collection was adjusted to a total of Rp. 1,796,256,369, sourced from: Zakat Funds amounting to Rp. 550,461,900 from entity asset zakat, fitrah zakat (cash and non-cash). Furthermore, Infaq or Alms funds amounting to Rp 1,193,626,387 were used to fund programs such as Griya Tahfidz (Rp 361,908,000), Qurban (Rp 275,447,000), KoMar (Rp 177,911,400), and various other social and humanitarian programs. Additionally, there was a Waqf Fund of Rp 51,668,900 for the development of productive assets and an Amil Fund of Rp 500,000 from other income for the institution's operations.

In essence, the Thoriqotul Jannah Zakat Center recorded a decline in fund performance in 2025 (current period) compared to 2024, both in terms of collection (down from Rp. 2,327,516,880 billion to Rp. 1,796,256,369) and distribution (down from Rp. 1,991,308,644 to Rp. 1,411,488,118). Nevertheless, the focus on fund distribution remains intact. For further details, please refer to the table below:

Tabel 1. ZISWAF Fundraising by the Thoriqotul Jannah Zakat Center

Tahun	Zakat Harta Entitas	Zakat Fitrah	Zakat Fitrah (Nonkas)
2024	610.912.093	12.024.000	9.526.400
2025	534.445.800	8.315.600	7.700.500

To support the effectiveness of its fundraising strategy, the Thoriqotul Jannah Zakat Center has several key programs for distributing Ziswaf funds to benefit the community, with a focus on the economic, educational, and health sectors. The substantial funds collected also enable productive programs such as the Economic Self-Reliance Program (E-Man). This program is a key pillar of productive zakat utilization, aimed at empowering underprivileged groups to achieve financial independence. The ultimate goal of this program is to transform the status of zakat

recipients (mustahik) into future zakat givers (muzaki). Serving beneficiaries from four regions—Cirebon, Ciledug, Indramayu, and Kuningan—the program is implemented through three complementary core activities: business capital assistance, beneficiary mentoring, and beneficiary training.

The Thoriqotul Jannah Zakat Center is a well-known zakat institution renowned for its flagship programs that channel the collection and utilization of productive zakat funds through the Independent Economy Program (E-Man). This program helps alleviate poverty and boost entrepreneurship by utilizing productive zakat funds. The allocation of productive zakat at the Thoriqotul Jannah Zakat Center takes the form of business capital assistance that serves a dual purpose due to the income generated within the business.

Based on an interview with Ms. Hanum Iliani, a P2D Staff member at the Thoriqotul Jannah Zakat Center in Cirebon, she explained that this capital support is a form of financial intervention that helps micro-enterprises begin their operations. The goal is to provide productive working capital. These funds must be used to establish new businesses or expand existing ones. The primary focus of the assistance is on those who have demonstrated the ability, experience, and strong determination to start their own businesses. To ensure that the funded businesses have promising potential, the institution conducts a comprehensive feasibility study beforehand. This program can help entrepreneurs increase their productivity and income.

Zakat Center regularly visits its mentees to monitor business progress, identify challenges arising in the field, and provide appropriate solutions or guidance. Additionally, mentoring sessions are held once a month at the Zakat Center facility. The mentoring sessions for our partners include social gatherings, religious talks, and presentations by professional speakers that we provide free of charge to impart new knowledge or insights to our partners. In addition to providing capital assistance, the institution also organizes practical field training for our partners aimed at improving the skills and expertise of the participants, so that they are able to manage their businesses independently and sustainably.

Distribution of ZISWAF Funds and Their Relationship to the SDGs

The Thoriqotul Jannah Zakat Center in Cirebon has consistently collected and distributed ZISWAF funds (Zakat, Infaq, Sedekah, and Wakaf) as a means of empowering the community. In 2024, total funds collected reached IDR 2,327,516,880, sourced from zakat, infaq/sadaqah, and waqf, while in the current period of 2025, IDR 1,796,256,369 has been collected. Although there was a nominal decrease, the distribution of funds continued in a structured and targeted manner to eligible recipients in the four coverage areas, namely Cirebon, Ciledug, Indramayu, and Kuningan. This distribution model directly contributes to the achievement of the global development goals outlined in the Sustainable Development Goals (SDGs), particularly in the areas of poverty alleviation, food security, health, education, and economic empowerment (Nurhasanah, 2023).

The most fundamental link between the distribution of ZISWAF funds and the SDGs lies in SDG 1 (No Poverty) (Sa'adah & Hasanah, 2021). The Economic Empowerment Program (E-Man), which serves as the main pillar of productive zakat utilization, explicitly aims to elevate the status of zakat recipients toward financial independence and even encourage a shift from being zakat recipients to zakat givers (Zunaidi et al., 2024). The provision of business capital to underprivileged groups constitutes a direct intervention targeting the root causes of structural poverty. Furthermore, this program is also closely aligned with SDG 8 (Decent Work and Economic Growth), as the capital disbursed is directed toward establishing new businesses or developing existing microenterprises, thereby creating self-sustaining jobs at the grassroots level and fostering inclusive local economic growth (Yaxin & Sukmana, 2025).

In line with poverty alleviation efforts, the distribution of infaq/charity funds—totaling Rp 1,504,675,402 in 2024—is also aimed at supporting food security for the poor, which is at the core of SDG 2 (Zero Hunger). The Qurban program, which received an allocation of Rp 275,447,000 in 2025, serves as a tangible example of the distribution of nutritious food to those in need. Furthermore, access to adequate nutrition is closely linked to SDG 3 (Good Health and Well-being), where the social and humanitarian programs implemented by the organization help improve the physical and mental well-being of vulnerable groups, including in meeting basic health needs—which often constitute the heaviest burden for the poor (Ekawaty, 2026).

In the area of education, the institution has allocated significant funds through the Griya Tahfidz program, which received Rp 361,908,000 in funding for the 2025 period. This program does not merely teach the memorization of the Quran but also fosters character, discipline, and intellectual capacity among students from underprivileged backgrounds. This reflects a commitment to SDG 4 (Quality Education), which aims to ensure that quality education is accessible to all segments of society regardless of economic status (Maulida et al., 2026). This investment in education, in turn, also supports SDG 10 (Reduced Inequalities), as equitable education is one of the most effective tools for narrowing the social and economic gap between the affluent and the underprivileged (Taufiq & Faizal, 2025).

In addition to formal religious-based education, the Thoriqotul Jannah Zakat Center also regularly conducts training and mentoring for its partner organizations, both through field visits and monthly meetings featuring professional speakers at no cost. These activities directly contribute to enhancing human resource capabilities—the essence of SDG 4—while also supporting SDG 17 (Partnerships for the Goals), as the involvement of external professional speakers reflects the spirit of cross-sectoral partnership among zakat institutions, business actors, and beneficiary communities (Yuliana & Setiono, 2025). Collaborations like this strengthen a sustainable empowerment ecosystem that does not rely on a single resource.

The endowment funds raised—amounting to Rp 190,375,075 in 2024 and Rp 51,668,900 in 2025—are managed for the development of long-term productive assets. Cash waqf, which dominates this component, is an instrument of Islamic philanthropy with great potential as capital for sustainable development. The management of productive waqf aligns with SDG 9 (Industry, Innovation, and Infrastructure), as waqf assets managed productively can serve as the foundation for self-reliant and sustainable socio-economic infrastructure development (Normasyhuri, 2022). Furthermore, a waqf management approach that prioritizes asset sustainability also reflects the spirit of SDG 16 (Peace, Justice, and Strong Institutions), in which transparent, accountable, and distributively just institutional governance is a key prerequisite for public trust and program sustainability (Singagerda & Asmaria, 2023).

The KoMar (Community) Program, which received an allocation of Rp 177,911,400 for the 2025 period, reflects a community-based approach to community empowerment. Through this program, the organization not only provides individual assistance but also builds social solidarity and mutually supportive community networks. This community-based approach aligns with SDG 11 (Sustainable Cities and Communities), which aims to create inclusive, safe, and socio-economically resilient settlements and communities (Effendi & Nariah, 2023). At the same time, strengthening communities through economic and social empowerment also supports SDG 1 and SDG 10 simultaneously, as strong communities are able to create internal social protection mechanisms that reduce their members' vulnerability to economic shocks (Wahyudi, 2025).

Overall, the distribution of ZISWAF funds by the Thoriqotul Jannah Zakat Center in Cirebon shows strong alignment with the SDG framework, particularly with SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), SDG 10 (Reduced Inequalities), SDG 11 (Sustainable Cities and Communities), SDG 16 (Peace, Justice, and Strong Institutions), and SDG 17 (Partnerships for the Goals). This demonstrates that professionally managed and structured zakat institutions not only fulfill their sharia obligations but also actively serve as development agents supporting the global agenda to achieve a just, prosperous, and sustainable society.

An Analysis from a Positive Law Perspective of the Ziswaf Fundraising Strategy by the Thoriqotul Jannah Zakat Center in Cirebon

Law No. 23 of 2011 on Zakat Management comprehensively regulates zakat management institutions in Indonesia (Nugraha & Saputra, 2026). Article 17 of the law stipulates that the public may establish Zakat Management Institutions (LAZ) to assist the National Zakat Agency (BAZNAS) in the collection, distribution, and utilization of zakat (Law No. 23 of 2011, Article 17). Furthermore, Article 18, paragraphs (1) and (2), stipulate that the establishment of an LAZ must obtain permission from the Minister or a designated official, subject to conditions including being registered as an Islamic

community organization, being established as a legal entity, receiving a recommendation from BAZNAS, having a sharia supervisor, operating on a non-profit basis, and being willing to undergo periodic sharia and financial audits (Law No. 23 of 2011, Article 18).

In this context, the Zakat Center Thoriqotul Jannah Cirebon, as a community-based zakat collection agency, should have fulfilled all these requirements to ensure its operations have a valid legal basis. However, the research findings do not explicitly detail the official licensing status of this institution from the Ministry of Religion or the BAZNAS recommendation, which are the primary prerequisites for institutional legality (Ashar, 2025). The absence of this information constitutes a gap that warrants attention, given that Article 38 of the same law prohibits anyone from acting as a zakat administrator without authorization from the competent authority, and violations thereof may be subject to criminal penalties under Article 41 (Kuswono & Iswandi, 2022).

The collection of zakat, infak, sedekah, and wakaf (ZISWAF) funds carried out by the Thoriqotul Jannah Zakat Center substantively reflects compliance with the provisions of Chapter III of Law No. 23 of 2011 (Istiqomah & Iswandi, 2022). Article 21 stipulates that in the context of zakat collection, the muzakki calculates their own zakat obligation, while Article 28(1) permits BAZNAS or LAZ to receive infak, sedekah, and other religious social funds in addition to zakat (Musnandar & Sutomo, 2022). The collection practices carried out by this institution have categorized funding sources into several main categories, namely zakat funds amounting to Rp632,462,493 in 2024 and Rp550,461,900 in 2025, infak or sedekah funds amounting to Rp1,504,675,402 in 2024 and Rp1,193,626,387 in 2025, as well as wakaf funds amounting to Rp190,375,075 in 2024 and Rp51,668,900 in 2025.

The separation of fund recording based on these categories aligns with the mandate of Article 28(3), which requires that the management of infaq, zakat, and other religious social funds be recorded in separate accounts (Malik & Syarafuddin, 2023). Additionally, the treatment of interest on demand deposits totaling Rp3,910,000, which was distributed in accordance with Sharia provisions, reflects the internalization of Islamic Sharia principles as stipulated in Article 2(a) of the aforementioned law. Nevertheless, the downward trend in total collections from Rp2,327,516,880 in 2024 to Rp1,796,256,369 in the current period of 2025 warrants serious attention in the context of fulfilling the mandate of Article 3(b), which calls for the sustainable enhancement of zakat benefits to achieve community welfare and poverty alleviation.

The distribution of zakat carried out by the Thoriqotul Jannah Zakat Center has, in principle, complied with the provisions of Articles 25 and 26 of Law No. 23 of 2011. Article 25 stipulates that zakat must be distributed to the mustahik in accordance with Islamic law, while Article 26 specifies that distribution is carried out based on priority levels, taking into account the principles of equity, justice, and regional representation (Fikriana & Alwiyah, 2023).

In its implementation, the institution has distributed funds to the mustahik through various programs covering four regions: Cirebon, Ciledug, Indramayu, and Kuningan. The geographical coverage of these four regions serves as tangible evidence of the application of the principles of equity and regional representation mandated by Article 26. The disbursement of funds amounting to Rp1,991,308,644 in 2024 and Rp1,411,488,118 in 2025 indicates that this institution consistently distributes the funds it has successfully collected to those entitled to them, rather than withholding or accumulating them, thereby aligning with the spirit of the law, which prioritizes the benefit of the beneficiaries.

The aspect of productive zakat utilization is the most prominent dimension in the alignment of the practices of the Thoriqotul Jannah Zakat Center with Law No. 23 of 2011. Article 27(1) of the law states that zakat may be utilized for productive enterprises aimed at addressing the needs of the poor and improving the quality of life of the community, provided that the basic needs of the recipients have been met first, as stipulated in paragraph (2). The Explanatory Notes to Article 27(1) explicitly define productive enterprises as those capable of increasing income, living standards, and the well-being of the community. The Economic Self-Reliance Program (E-Man) implemented by the Thoriqotul Jannah Zakat Center is a direct manifestation of the mandate of this article.

This program is operationalized through three complementary core activities: the provision of business capital assistance, regular mentoring of beneficiaries, and the conduct of practical, field-based training. The program's long-term orientation—aimed at transforming beneficiaries' status from recipients (mustahik) to contributors (muzaki) in the future—substantively aligns with the objectives of the law as stated in Article 3(b), namely to enhance the benefits of zakat to achieve community welfare and alleviate poverty. Furthermore, the conduct of a comprehensive feasibility study prior to the provision of business capital to prospective beneficiaries reflects compliance with the provisions of Article 27(2), which requires the fulfillment of the basic needs of the mustahik as a prerequisite for the utilization of productive zakat, given that such a feasibility study serves as a verification mechanism for the conditions and readiness of prospective beneficiaries.

The obligations regarding reporting and accountability in zakat management are clearly stipulated in Articles 19 and 29 of Law No. 23 of 2011. Article 19 requires LAZs to periodically report the implementation of the collection, distribution, and utilization of audited zakat to BAZNAS, while Article 29(3) reinforces this reporting obligation to both BAZNAS and local governments. In practice, the Thoriqotul Jannah Zakat Center has demonstrated relatively adequate financial record-keeping capacity, as evidenced by the availability of detailed data on the collection and distribution of funds by category and by program (Muamar, 2022).

Such a recording system reflects the internalization of the principle of accountability as referred to in Article 2 letter (g), which is interpreted as the ability to manage zakat in a manner that is accountable and accessible to the public. However,

the research findings do not explicitly confirm whether this institution's financial reports have undergone periodic sharia and financial audits and have been submitted to BAZNAS as required by Article 19. The lack of clarity regarding this aspect constitutes a significant shortcoming, both from a research perspective and from the perspective of the institution's legal compliance, given that violations of Article 19 may result in administrative sanctions such as a written warning, temporary suspension of activities, or revocation of the license as stipulated in Article 36(1) (Effendi & Nariah, 2023).

Comprehensively, the ZISWAF management practices of the Thoriqotul Jannah Zakat Center can be assessed for their alignment with the seven principles of zakat management formulated in Article 2 of Law No. 23 of 2011. The principle of Islamic Sharia is reflected in the fund distribution mechanism that follows Sharia guidelines, including the handling of interest on demand deposits. The principles of trust and accountability are reflected in the structured system of recording funds by category. The principles of benefit and justice are realized through the implementation of the E-Man program and various social programs that address the needs of communities in the four target areas. Meanwhile, the principle of integration, which requires zakat management to be carried out hierarchically in efforts to improve collection, distribution, and utilization of zakat, as interpreted in the explanation of Article 2 letter (f), has not been fully depicted in this study, given the absence of a description regarding structural coordination between the Thoriqotul Jannah Zakat Center and the Cirebon Regency BAZNAS. Such hierarchical coordination is a crucial element mandated by law to ensure the creation of an integrated and effective national zakat management system.

An Analysis of the Maqashid al-Sharia Perspective on the ZISWAF Fundraising Strategy of the Thoriqotul Jannah Zakat Center in Cirebon

The programs implemented by the Thoriqotul Jannah Zakat Center reflect a strong commitment to the protection of life as the most fundamental need in the hierarchy of maqashid al-sharia. The distribution of infaq and zakat funds totaling Rp 1.19 billion in 2025, which includes humanitarian social programs, is a tangible manifestation of efforts to meet dharuriyyat needs—that is, primary needs whose unmet state can threaten a person's survival. The Qurban program, valued at Rp 275 million, also serves as a food distribution mechanism for the underprivileged, directly contributing to the physical resilience of the beneficiaries. However, meeting only physical needs is insufficient, as humans also require the development of their intellectual and spiritual capacities to live with dignity and self-reliance.

The dharuriyyat level represents the most fundamental needs; if unmet, they directly threaten human survival (Kholil, 2025). In the context of the Thoriqotul Jannah Zakat Center, programs falling under this category include humanitarian social programs and the Qurban program worth Rp 275 million, which directly ensure food availability for the mustahik. Additionally, the distribution of zakat funds amounting

to Rp 550 million in 2025, intended for the *mustahik*, is a sharia obligation that cannot be postponed, as it concerns the fulfillment of their basic needs; if neglected, this will deepen poverty and threaten their safety. The E-Man program, at its core, operates at this level, as the provision of business capital aims to break the cycle of poverty—a cycle that, if left unchecked, will continue to erode the beneficiaries' ability to meet their most basic living needs. The fulfillment of these essential needs is an absolute prerequisite before the institution can move on to addressing higher-level needs.

Religious protection serves as the crown of all the efforts outlined previously, as without a strong foundation of religious values, all of the institution's social and economic programs would lose their spirit and direction (Adzkiya', 2025). Transparent management of *zakat*, *infaq*, and *sadaqah* (ZISWAF), with detailed reporting by fund category, reflects the implementation of the values of trust and accountability, which are the core of sharia-based governance. The *Griya Tahfidz* program specifically preserves the continuity of the scholarly tradition of the Qur'an, while the distribution mechanisms bound by Sharia provisions—including the separate management of interest from savings account deposits amounting to Rp 3.9 million—demonstrate that the institution prioritizes religious integrity over mere administrative interests (Daulay, 2025). Thus, the fundraising strategies and utilization of ZISWAF funds at the Thoriqotul Jannah Zakat Center are not merely socio-economic in nature but constitute a comprehensive manifestation of the *maqashid al-sharia* that mutually reinforce one another—ranging from the protection of life, intellect, lineage, and wealth, to culminating in the protection of religion as the supreme objective of *zakat* management in Islam.

Recognizing that true self-reliance cannot be built solely on the fulfillment of physical needs, the Thoriqotul Jannah Zakat Center prioritizes the protection of intellect as a second dimension of equal importance (Adesty, 2025). The *Griya Tahfidz* program, which received the largest funding allocation in the *infaq* category at Rp 361 million, reflects the institution's commitment to protecting and developing the intellectual capacity of the community (Shintia, 2025). The mentoring of beneficiaries through monthly religious lectures and sessions led by professional speakers further underscores that the institution does not merely provide material aid but equips beneficiaries with knowledge and new insights that serve as their non-financial capital. This investment in intellect and knowledge, in turn, serves as the foundation for the formation of a resilient future generation, making the protection of future generations an inseparable priority (Priyatno, 2026).

In line with efforts to build intellectual capacity, the E-Man (Economic Independence) program serves as a tangible manifestation of long-term, family-oriented support. This program does not merely address today's poverty issues but designs an ecosystem of economically independent families so that the next generation of beneficiaries does not inherit structural poverty. By targeting four regions—Cirebon, Ciledug, Indramayu, and Kuningan—this program gradually builds family resilience from the grassroots level. The aspiration to transform beneficiaries into

donors represents the most progressive vision of maqashid, and this vision can only be realized if the assets owned by the community are managed and protected in a productive and sustainable manner.

As a continuation of efforts to build family and generational resilience, the protection and development of assets serve as a strategic pillar supporting all the institution's programs (Setiyadi, 2025). Waqf funds totaling Rp 190 million in 2024 and Rp 51 million in 2025 are directed toward the development of productive assets aligned with the concept of circulating wealth in Islamic economics. Business capital assistance under the E-Man Program implements the dual function of productive zakat: safeguarding the assets of beneficiaries from stagnation while simultaneously driving the wheels of the microeconomy at the grassroots level. Feasibility studies conducted prior to capital disbursement reflect the principle of prudence (ihtiyath) to ensure that the community's assets are truly channeled to those with the potential and determination to grow. Ultimately, these comprehensive efforts to safeguard assets cannot be separated from the religious values that serve as the moral and spiritual foundation for all the institution's activities (Rofiq, 2025).

Once basic needs are met, the Thoriqotul Jannah Zakat Center moves on to fulfilling hajiyyat needs—needs that, if unmet, do not immediately threaten life but will cause serious difficulties and obstacles in the long term. The Griya Tahfidz program, valued at Rp 361 million, falls under this category because religious education is a vital need that shapes the character and mental resilience of beneficiaries in facing life's challenges. Similarly, the monthly capacity-building activities for beneficiaries feature regular sessions with professional speakers and religious guidance, equipping them with managerial and spiritual knowledge—essential assets for sustainably managing their businesses. The KoMar program, valued at Rp 177 million, also falls into this category as it serves as a supportive companion that strengthens beneficiaries' capacities without being emergency-based. The entirety of programs at the hajiyyat level demonstrates that the institution does not stop at merely providing aid but builds a support ecosystem that encourages beneficiaries to advance to a higher level of self-reliance.

At the pinnacle of the hierarchy of needs, Zakat Center Thoriqotul Jannah also implements programs falling under the tahsiniyat category—enhancement needs aimed at beautifying and improving the quality of life without being urgent. The management of endowment funds amounting to IDR 190 million in 2024 and IDR 51 million in 2025 for the development of productive assets falls under this level, as endowment is not merely an obligation but an instrument of Islamic civilization that perfects the institution's social financial system in the long term. On-site skills training for supported partners, aimed at improving technical skills and expertise, also falls under the tahsiniyat category because it is not an urgent need; however, its presence significantly enhances the quality and competitiveness of the beneficiaries' businesses. Similarly, the transparent and detailed financial reporting mechanism by fund category—including the separate management of interest from current account

services in accordance with Sharia regulations—reflects the institution’s governance standards at the level of perfection. With these three levels operating in tandem, the Thoriqotul Jannah Zakat Center not only fulfills the minimum obligations of zakat management but has also successfully established a comprehensive ZISWAF system oriented toward the overall welfare of the community.

CONCLUSION

Based on the results of the above study, the Thoriqotul Jannah Zakat Center has successfully established a structured ZISWAF fundraising system, raising a total of Rp 2.33 billion in 2024. Although there was a decline in the current 2025 period to Rp 1.80 billion, the institution has maintained consistency in distribution through flagship programs such as the Economic Self-Reliance Program (E-Man), Griya Tahfidz, Qurban, and KoMar, which reach four target regions. These findings indicate that program diversification is a key strength of the organization’s fundraising strategy; however, the decline in fundraising performance suggests a need for innovation in collection mechanisms, including the adoption of digital platforms and the expansion of donor segments. The organization’s ZISWAF fund distribution demonstrates strong alignment with ten SDG goals, particularly SDG 1 (No Poverty), SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 17 (Partnerships for the Goals). These findings reinforce the argument that professionally managed zakat institutions can function not merely as instruments of social worship, but as agents of sustainable development contributing to the global agenda. The institution’s ZISWAF management practices are substantively aligned with Law No. 23 of 2011 on Zakat Management, particularly regarding the separation of records by fund category, distribution based on principles of equity and regional representation, and the utilization of productive zakat through the E-Man Program. The Maqashid al-Sharia reveal that the institution’s programs have comprehensively reflected the fulfillment of the hierarchy of human needs, ranging from dharuriyyat (primary needs such as food and business capital), hajiyyat (essential needs such as education and development), to tahsiniyat (enhancement needs such as skills training and the management of productive waqf). Therefore, future research should examine the longitudinal impact of the E-Man Program on the transformation of mustahik into muzaki, explore the integration of Sharia fintech platforms into digital fundraising systems, and conduct a comparative study between officially licensed LAZs and those that are not, in order to produce a zakat governance model that is more accountable, adaptive, and has a broad impact on community empowerment.

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