



## Optimizing ZIS for Social Welfare: Integrating Religious Values, State Policy, and the Role of Social Workers in Indonesia

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### Abstract

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Despite numerous welfare programs, poverty and inequality persist in Indonesia. Islamic philanthropic instruments such as Zakat, Infaq, and Sadaqah (ZIS) hold great potential to complement state efforts. However, their effectiveness is hindered by fragmented governance, low public trust, and the underutilization of professional social workers. This study aims to conceptualize an integrative model for optimizing ZIS by aligning Islamic values, public policy frameworks, and social work practices. Employing a descriptive qualitative approach through a thematic literature review, this study analyzed academic publications, legal documents, and institutional reports. Findings propose a triadic synergy model comprising Islamic ethical principles, a supportive regulatory environment, and professional social work engagement to enhance inclusive and accountable ZIS governance. The model underscores the importance of distributive justice and sustainable empowerment for marginalized communities. This conceptual framework offers a foundation for developing Islamic social policy and invites empirical validation across diverse regions in Indonesia.

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## INTRODUCTION

Poverty and inequality have stifled the nation's development agenda. The decline in poverty rates has been more gradual at the national level without indicating individual population differences, such that some groups continue to be underserved, particularly those in rural, remote, and marginalised areas. Poverty in Indonesia goes beyond income deprivation. It is intrinsically linked to social exclusion, limited access to basic services, and the intergenerational transmission of disadvantages (Cociña et al., 2022). Their resolution will require a multidimensional response beyond cash transfer schemes, incorporating empowerment, distributive justice, and participatory approaches to development.

Despite all the government's welfare programs, like the Family Hope Program (PKH), BPJS Kesehatan, and other non-cash food assistance, they are uneven regarding distribution and impact. (Barron et al., 2022; Scarinci & Dionne, 2022). Administration inefficiency includes not adequately addressing local capacity and being unresponsive to ground realities, which usually prevents programs from achieving the desired outcomes (Pawar, 2023).

Simultaneously with the efforts by the state, the Islamic philanthropy instruments Zakat, Infaq, and Sadaqah (ZIS) provide value-driven alternative modes of social protection and redistribution of resources (Ahmad, 2022). These were typical in the principles of justice (adl), compassion (rahmah), and social responsibility (ummah), which correspond very well to expected outcomes of modern

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welfare (Razak, 2020). Empirical evidence has shown that when localised and institutionalised, ZIS could become a relevant means for poverty alleviation and social cohesion (Borchgrevink, 2020; Syamsuri et al., 2020). Indonesia, being a country with the largest population of Muslims in the world, stands at a position where only 15 per cent of its potential is estimated to have been utilised. This is about Islamic philanthropy utilisation, making the strategic maximisation of ZIS an urgent opportunity for social transformation (Widiastuti et al., 2022).

However, this potential remains constrained. Despite Law No. 23/2011 and Government Regulation No. 14/2014, ZIS governance lacks standardisation, fragmented coordination, and low public trust (Fatchurrahman et al., 2024; Fakhruddin et al., 2024). Furthermore, ZIS programs often rely on short-term, consumptive distributions and lack structured collaboration between religious institutions, state actors, and civil society. The Indonesian approach remains peripheral compared to models in countries such as Malaysia and Sudan that integrate zakat into national welfare systems. (Fathonih, 2019).

A critical yet overlooked dimension in optimising ZIS is the role of professional social workers. Equipped with skills in community mapping, participatory planning, and empowerment, social workers can enhance the effectiveness of zakat interventions (Dominelli, 2015). Their absence in institutional ZIS management weakens targeting accuracy and undermines Islamic philanthropy's ethical and developmental vision (Boone et al., 2020; Hijazi, 2023; López-Peláez et al., 2024).

This study problematises some interrelated issues: how to integrate religion, state governance, social workers, and public policy to optimise ZIS governance towards social welfare advancement in Indonesia. It tries to address these issues through the lens of these three pillars, intending to forge a better-integrated paradigm of institutional coordination, ethical commitment, and ZIS self-sufficiency as a catalyst for the holistic empowerment of marginalised groups (Hilmi et al., 2023).

Several studies have examined different aspects of ZIS governance in Indonesia and other Muslim-majority countries. Fathoni et al., (2020) conducted a comparative analysis of zakat management in Indonesia, Malaysia, and Saudi Arabia, finding that Indonesia lags in institutional standardization and state integration. Muchtar & Widiastuti (2022) performed an empirical panel-data analysis across ASEAN countries, revealing that macroeconomic factors and HDI positively influence zakat collection, though leveraging this potential requires stronger government support. Achmad et al., (2022) highlighted the vast gap between zakat potential and actual collection in Indonesia, underlining the need for ecosystem reform and innovative management strategies. Marshall & Herianingrum (2022) focused on zakat governance in Indonesia, Malaysia, and Brunei, showing that while zakat agencies exist, their impact on poverty remains limited due to weak implementation and accountability. Fatmawati et al. (2024) emphasized that despite digital fundraising growth, low zakat literacy continues to hinder equitable distribution and community empowerment. Although these studies offer valuable insights on zakat ethics, governance structures, collection dynamics, and public literacy, none have proposed a unified governance framework that integrates religious ethics, state policy, and professional social work practices to optimise ZIS effectiveness in Indonesia, representing a clear gap that your research aims to address.

This study, therefore, is innovatively developing a threefold governance model integrating Islamic ethical paradigms, regulatory-based public policy frameworks, and professional social work practices, an intersection little explored within the literature so far. Whereas past research has looked at zakat or social work primarily in isolation, this research seeks to conceptualise combining both concepts under a unified systemically designed framework for inclusive and sustainable development. Thus, this research aims to propose a conceptual model that enhances the effectiveness, accountability, and inclusion of ZIS governance in Indonesia by integrating religious values, state policy instruments, and competencies of professional social workers. This will therefore be an important input into the discourse on innovations in Islamic social policy and institutional change.

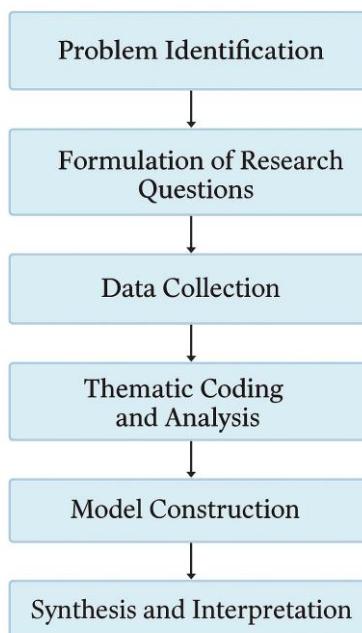
## **METHOD**

This study employed a descriptive qualitative approach using a library research design to explore how religious values, state policy, and the role of social workers can be integrated to optimise ZIS (Zakat, Infaq, and Sadaqah) governance for advancing social welfare in Indonesia. This approach

is particularly suitable for unpacking normative, institutional, and conceptual dimensions of social phenomena (Creswell, 2007). As a method widely accepted in both social policy and Islamic studies, library research facilitates the integration of theoretical frameworks and institutional discourses using textual data (Notonegoro, 2023).

Data were collected from a range of sources, including peer-reviewed journal articles indexed in Scopus and Web of Science, national legal instruments (such as Law No. 23/2011 and Government Regulation No. 14/2014), and institutional reports from BAZNAS, LAZNAS, and other philanthropic or social welfare institutions. These sources enabled the researcher to comprehensively explore both conceptual foundations and operational realities of ZIS governance.

The research procedure is illustrated in Figure 1, which outlines a sequential process beginning with the identification of core governance issues related to ZIS management and the marginalised position of social workers. This was followed by formulation of research questions, and the systematic collection of textual data. The next phase involved a constructive thematic process of analysing data across three intersecting domains religion, state, and profession leading to the development of a triadic governance model. This model synthesises Islamic values, public regulations, and social work competencies into an integrative framework for ethical and effective zakat governance.



**Figure 1.** Research Flowchart

To analyse the data, a thematic analysis technique was employed following linkages Braun & Clarke (2006) framework. This involved open and axial coding, allowing for cross-comparison between legal norms, zakat operational practices, and professional interventions. The analysis was validated using triangulation, drawing from three knowledge domains Islamic studies, public administration, and social work, to ensure the credibility, transferability, and dependability of the findings (Meydan & Akkaş, 2024).

## RESULTS AND DISCUSSION

The present study, which is based on a thematic review of the literature, identified three significant governance gaps that impede the implementation of ZIS in Indonesia. First, there is low public participation in formal zakat collection institutions because many muzakki prefer to engage in informal or direct distribution. This activity can be traced to a lack of trust in official institutions, poor institutional bureaucracy, ineffective marketing, and limited public knowledge of professionalism in zakat management (Judijanto, 2024). Second, some regional ZIS institutions are

poorly organised and lack organisational capacity, reflecting inadequate strategic planning and limited implementation and monitoring mechanisms. Several national case studies and institutional assessments have documented these institutional issues (Fatchurrahman et al., 2024; Fakhruddin et al., 2024; Syamsuri et al., 2020). Third, the integration between ZIS and the national social welfare system is weak. ZIS distribution is often uncoordinated and poorly integrated with the public welfare programs, leading to duplicative efforts, wasted resources, and gaps in effectively reaching vulnerable populations. This has also been recognised in reviews of social policy and empirical research from respective governance literature (Holubenko et al., 2024; Boone et al., 2020).

Despite having Law No. 23/2011 and Government Regulation No. 14/2014, ZIS implementation still lacks comprehensiveness and integration. This is mainly because of overlapping regional and national zakat agency institutional functions, inconsistent regulation enforcement, and the complete absence of standard operating procedures across the bodies (Fatchurrahman et al., 2024). Moreover, weak coordination among agencies and insufficient data systems further misaligns ZIS targeting with national welfare objectives. Most zakat agencies function in relative isolation, separated from the actual inter-agency collaboration involving government, Islamic charity organisations, and other community actors (Effendi et al., 2022). This fragmentation not only causes operational inefficiency and duplication of resources but also ignores the innovative potential of Islamic philanthropy, which could provide, in contrast to this, institutionalised social protection. As it stands, ZIS, with its defined critical limitations, will be strategically dismantled if there are no substantive shifts and integrated action plans among targeted stakeholders attributed to the sustained antidote of Indonesia's social developmental framework (Fakhruddin et al., 2024).

This evidence strengthens the underutilised professional social workers' strategic value within the governance structure of ZIS. Although there is a gap between the Islamic value of justice ('adl) and empowerment (tamkin) and its execution because of low institutional synergy, trust within the communities, and lack of professional engagement (Rahmadhanis et al., 2024). Dominated by short-termism and consumptiveness, the primary focus is meeting immediate relief and alleviation rather than realising transformation constructively (Hijazi, 2023). The lack of holistic assessments of beneficiaries further limits the targeting, with no adequate mid- or post-implementation evaluations conducted in most programs (Agbenyo et al., 2017). Without professional management and systematic changes, ZIS risks operating as a charity instead of a platform for social change.

Social workers possess distinctive competencies that enable them to conduct detailed community needs assessments, which are crucial for identifying priorities, social assets, and structural barriers. Unlike top-down aid distribution, social workers employ participatory approaches that engage mustahik (zakat recipients) in articulating their realities and designing responsive interventions. This bottom-up orientation fosters empowerment and reduces dependency by cultivating ownership and sustainable self-agency (Sulimani-Aidan et al., 2024). In the Indonesian context, such an approach has begun to take root. For example, BAZNAS's "Zakat Community Development" (ZCD) program integrates professional social workers to facilitate community mapping, entrepreneurship mentoring, and local capacity building. Evaluation reports of ZCD show that when guided by trained facilitators, beneficiaries increase their income and strengthen local social cohesion and resilience. These outcomes reflect how integrating social work principles into zakat programs can elevate their transformative impact beyond short-term charity.

Furthermore, social workers are equipped to design and implement empowerment-based programs that are participatory, inclusive, and transformative. These initiatives prioritise capacity building, vocational training, and the strengthening of local social capital, which align with the maqashid al-syari'ah (objectives of Islamic law) that underlie zakat as a vehicle for socio-economic justice. Rather than providing short-term consumption-based assistance, professional social work interventions emphasise sustainable economic self-reliance by enhancing individual and communal capabilities (López-Peláez et al., 2024). Social workers incorporate mechanisms of tangible indicators within monitoring and evaluation frameworks to ensure that zakat interventions are responsive and accountable to emerging community needs and dynamics (Bergström & Baviskar, 2024). This approach, alongside ethical endeavours, is guided by the Islamic philanthropic framework, which aims to do much more than alleviate suffering to restore the marginalised's lost dignity and empowerment.

The importance of including professional social workers in Islamic Zakat, Infaq, and Sadaqah (ZIS) programs is illustrated worldwide, including Indonesia. The participatory research conducted by [Boone et al. \(2020\)](#) In Europe, it illustrates a case where trained social workers facilitated zakat allocations that were more accurate and responsive to community needs than other untrained actors. Such approaches may become relevant within the Indonesian context. As a country with the largest Muslim population, Indonesia faces unique challenges of zakat administration, ranging from bureaucracies that are too fragmented to a lack of targeted assistance frameworks. This makes the role of professional social workers in keeping ZIS distribution in line with real community needs, primarily in contrast to an indiscriminately applied model, even more important.

Local initiatives, for example, by institutions of Baznas and Dompet Dhuafa, have blended a social work perspective in their program implementations, which are not always systematic. When social workers participated in the planning and delivering aid programs, the beneficiaries were recorded as having more sustainable and empowering outcomes. Exact findings in Saudi Arabia ([Kachkar & Alfares, 2022](#)) Find out to have exact footprints in Indonesia, wherein more improvement regarding economic and social resilience is seen to occur in aid programs that have structure, monitoring, and evaluation by trained social workers. Still, other recurring issues, not limited to training modules yet to be developed, insufficient mechanisms to evaluate interventions, and centralised funding decisions, are otherwise observed.

The above pattern again shows the need to improve and model zakat governance in Indonesia by including social elements and Human Resources (HR) in professional positions. If this integration is not carried out, the ZIS program has great potential to become static, uncoordinated, and have no significant impact or results. Based on this, according to Indonesian culture, this paper recommends placing professional social workers in ZIS management at all levels to increase efficiency and strengthen ethical commitment and responsiveness to the community. To address the structural and operational challenges identified in ZIS governance, this study proposes a collaborative model that integrates three foundational domains: religious ethics, state regulation, and professional social work. The religious ethics component offers value-based motivation rooted in Islamic teachings of justice, compassion, and social responsibility. This domain ensures that zakat's spiritual and moral dimensions are preserved while guiding the behavioural commitment of both muzakki (donors) and amil (administrators). At the same time, the state's role is emphasised through regulatory frameworks, institutional legitimacy, and coordination mechanisms that enable zakat to function as a component of the formal welfare infrastructure ([Hilmi et al., 2023](#)).

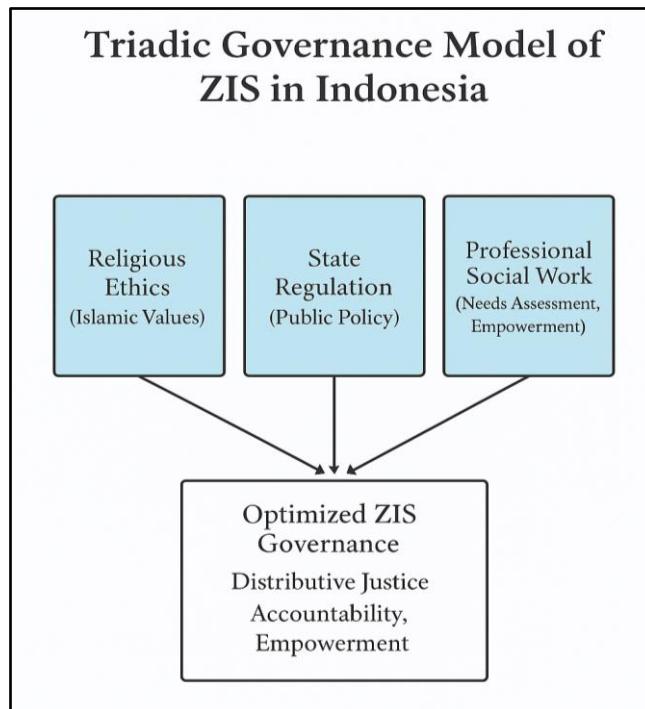
The third pillar, the function of social work professionals in the social help framework, is essential for effective and enduring social change. This study differs from the previous studies, which only looked at the normative or theological aspects of Zakat, Infaq, and Sadaqah (ZIS) management, in that it adds a new comprehensive approach by considering professional social workers as co-architects of sophisticated designs in Islamic philanthropy. These trained, practised, and highly skilled professionals in social work are essential for precise need analysis, devising specific plans for action and non-action, and evaluation of the whole program.

Within this integrative approach, the ZIS mechanism is not restricted to understanding it as a financial operation or a spiritual responsibility. Instead, it is approached as an intervention that is systematic, structured, accountable, and responsive to the context. The novelty is in proposing a triadic synergy model that articulates the role of (1) Islamic philanthropic institutions, for example, BAZNAS or LAZ, (2) state social policy agencies such as the Ministry of Social Affairs and other local government units, and (3) professional social workers along with their training schools.

This shift in concept allows us to reimagine ZIS as an embedded social developmental initiative rather than a philanthropic charity. This triadic model allows greater institutional collaborations for integrated program planning and design, precise beneficiary identification, real-time monitoring, and participatory engagement. Through this lens, ZIS is not recast only as giving, but as an act of systemic social intervention intended to remedy structural inequality and strengthen distributive justice. Thus, this study provides an easily applicable synergy framework that integrates Islamic philanthropy and professionalised welfare, significantly lacking in past empirically or conceptually driven works.

In explaining the conceptual framework suggested in this study, we develop a synergy model that incorporates the three leading institutional actors relevant to Zakat, Infaq, and Sadaqah (ZIS)

governance. These include: (1) Islamic religious ethics which serve as the conscience and normative basis for giving; (2) state regulation which offers the necessary legal and policy frameworks for institutional control, uniformity, and standardisation; and (3) professional social work with their technical specialisation on the implementation aspects such as needs assessment, empowerment, and monitoring. In combining these three areas, we intend to formulate a comprehensive ZIS governance system model which increases not only distributive justice but also accountability and empowerment. This integrative model is illustrated in the Figure 2.



**Figure 2.** Synergy Model of Optimised ZIS Governance

## LIMITATION

This work is limited by using secondary data only through qualitative literature-based analysis, which does not necessarily capture real-time dynamics or the summary and synthesis of institutional practices identified on the ground. Even though the study is based on literature, the practical data by [Boone et al. \(2020\)](#) and [Kachkar & Alfares \(2022\)](#) Provide practical empirical context that supports the proposed triadic model in similar situations. Further, the absence of direct primary data, from interviews or field-based observations, does not enable the authors to validate findings directly with stakeholders under consideration, such as zakat administrators, policymakers, or mustahik. Finally, while this study overall fits within the timeframes of the aforementioned Indonesia contextual case, it will limit the generalizability of the proposed model for other Muslim majority societies that may possess different socio-political or institutional structures. Nevertheless, this work presents a practical conceptual framework despite these limitations, demonstrating an integrated model for ZIS optimisation through religious ethics, state governance, and professional social work. In addition, further empirical validation, multi-site case research, and stakeholder perspectives on using the optimisation model deserve consideration.

## CONCLUSION

This study explores how optimising Zakat, Infaq, and Sedekah (ZIS) can contribute to developing social welfare in Indonesia through integrating religious values, state policies, and the role of social workers. As the Introduction outlines, this study addresses institutional fragmentation, lack of synergy, and limited involvement of professional actors in ZIS governance. The findings presented in the Results and Discussion confirm that these challenges persist and significantly hamper the transformative potential of ZIS. The study concludes that an integrative model,

combining Islamic social ethics, public governance structures, and professional social work practices, offers a promising solution to improve ZIS management's effectiveness, transparency, and sustainability. The alignment between the research questions and findings underscores the relevance of a collaborative approach in reconfiguring ZIS as an inclusive and accountable welfare instrument. Future research is encouraged to empirically test the proposed model in specific regional settings, conduct participatory action research involving zakat institutions and social work practitioners, and explore digital governance mechanisms to further strengthen the institutional infrastructure of Islamic philanthropy in Indonesia.

## AUTHORS CONTRIBUTION

The authors contributed equally to the development of this study. B.R.H. was primarily responsible for conceptualising the research framework, designing the methodology, and conducting the thematic data analysis. P.P.M. contributed to the in-depth literature review, the development of the visual conceptual model, and the critical revision of the manuscript.

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