

Developing the 3A Governance Model of Zakat Distribution through *Al-Qardh* Mechanism: Integrating Sharia Compliance, Regulatory Compliance, and Institutional Governance in BAZNAS and LAZNAS

Ahmad Yusdi Gozaly,^{1*} Ahmad Hasan Ridwan,² Yadi Janwari,³ dan Muhammad Hasanuddin⁴

¹ STAI Daarut Tauhiid, Indonesia

^{2,3,4} UIN Sunan Gunung Djati Bandung, Indonesia

*Corresponding author: ahmadyusdi10@gmail.com

Abstract: Zakat distribution through the *al-qardh* mechanism has emerged as an alternative approach to addressing the urgent needs of *mustahik* while supporting their productive and sustainable empowerment. The issuance of *Fatwa MUI No. 71 of 2023 on Zakat Distribution through the Al-Qardh Mechanism* provides a new normative foundation for its implementation. However, practical implementation continues to face challenges stemming from divergent interpretations of Sharia principles, regulatory inconsistencies, and variations in institutional governance practices. This study aims to develop a 3A Governance Model that integrates Sharia Compliance, Regulatory Compliance, and Institutional Governance in the distribution of zakat through the *al-qardh* mechanism within the operational frameworks of BAZNAS and LAZNAS. This research employs a normative-empirical legal approach by combining the analysis of Islamic legal sources, *Fatwa MUI No. 71 of 2023*, national zakat regulations, and governance principles, supported by qualitative data obtained from zakat management institutions. The study applies conceptual and comparative analyses to identify governance gaps and formulate an integrated governance model. The findings reveal that the implementation of *al-qardh* in zakat distribution requires a governance framework capable of harmonizing Sharia, regulatory, and institutional dimensions. The proposed 3A Governance Model comprises three interrelated pillars: (1) Sharia Compliance, which ensures conformity with the provisions of *Fatwa MUI No. 71 of 2023*, *maqāṣid al-sharī'ah*, and broader Islamic legal principles; (2) Regulatory Compliance, which ensures adherence to zakat legislation, accountability standards, and supervisory mechanisms; and (3) Institutional Governance, which emphasizes transparency, risk management, internal controls, and stakeholder accountability. The integration of these three pillars establishes a comprehensive governance framework that embodies the principles of Sharia Assurance, Regulatory Assurance, and National Assurance, thereby enhancing the effectiveness, legitimacy, and sustainability of zakat distribution through the *al-qardh* mechanism. This study contributes to the literature on zakat governance by offering a novel governance model that operationalizes the mandate of *Fatwa MUI No. 71 of 2023* and strengthens the synergy between Sharia principles, national regulatory requirements, and modern institutional governance practices in Indonesia's zakat management system.

Keywords: Zakat, *al-Qardh*, Fatwa.

Introduction

Zakat is a fundamental instrument of the Islamic economic system that serves both spiritual and socio-economic purposes. Zakat is not only an individual religious obligation but also a mechanism for wealth redistribution that is intended to promote social justice, reduce economic inequality, and improve community welfare. It is one of the pillars of Islam. Zakat functions as an instrument of income redistribution within the framework of Islamic economic law, capable of enhancing the economic resilience of vulnerable groups and promoting sustainable and inclusive development. As a result, the efficacy of zakat management and distribution is a critical metric for evaluating the implementation of Islamic economic principles in modern society (Damanik *et al.*, 2024; Harahap, 2022).

Indonesia, the nation with the world's greatest Muslim population, has an immense potential for zakat. The national zakat potential was estimated to be around Rp327.6 trillion in 2023, according to data from the National Zakat Agency (BAZNAS). Nevertheless, the actual zakat collection remains significantly lower than this figure, despite the consistent annual growth. This disparity illustrates that zakat institutions continue to face a substantial challenge in optimizing zakat collection and utilization, notably in ensuring that zakat effectively contributes to sustainable socio-economic development (Harahap, 2022).

Islamic economics is not solely a religious doctrine; it is also a comprehensive economic system that is designed to promote social welfare, wealth redistribution, and justice. Zakat is a critical component in reducing socio-economic inequality, as it integrates both spiritual and material aspects, according to Khoerulloh & Hidayah (2021). Zakat serves as both a religious obligation and a means of promoting social and economic empowerment within this framework. Consequently, the current efforts to establish productive zakat schemes are indicative of the broader objectives of Islamic economics, which aim to foster inclusive development and sustainable welfare.

The paradigm of zakat management has progressively transitioned from a predominantly consumptive

approach to a productive orientation in response to modern socio-economic challenges. Historically, zakat distribution focused on providing direct assistance, including financial transfers, food aid, healthcare support, and educational assistance. Although these programs effectively address short-term welfare requirements, they frequently fail to generate sustainable economic transformation among mustahik recipients (Mustofa & Novita, 2022). As a result, zakat institutions have progressively implemented productive zakat programs that prioritize economic empowerment by providing business capital assistance, fostering entrepreneurship, providing vocational training, and financing microenterprise (Mutmainah, 2023).

The concept of productive zakat is founded on the notion that zakat should serve as a catalyst for long-term economic development, in addition to serving as a social safety net. The objective of productive utilization is to transform mustahik from passive recipients into economically self-sufficient individuals who are ultimately capable of becoming muzakki. Zakat functions as a sustainable mechanism for poverty alleviation and economic empowerment (Khoiruddin, 2023). The utilization patterns of national zakat indicate the increasing significance of productive zakat. BAZNAS reports indicate that a substantial portion of the zakat funds collected have been allocated to economic empowerment programs, with the economic sector receiving over Rp614 billion in 2024. This trend is indicative of the growing dedication of zakat institutions to using zakat as a sustainable tool for community empowerment and poverty reduction (BAZNAS, 2023).

The issuance of MUI Fatwa No. 71 of 2023 regarding the distribution of zakat funds through the *Al-qardh* Mechanism is one of the most significant contemporary developments in productive zakat governance in Indonesia. The Fatwa establishes sharia legitimacy for the use of zakat funds through an interest-free financing scheme intended for eligible zakat beneficiaries. This advancement broadens the application of zakat beyond traditional grants and introduces a financing mechanism that is intended to enhance the productive capacity of mustahik (Sudirman, 2016).

Al-qardh is a benevolent loan contract that is granted without any expectation of profit or additional compensation. *Al-qardh* is considered a form of *ta'awun* (mutual assistance) in classical Islamic jurisprudence, intended to assist individuals experiencing economic hardship. As a result, the incorporation of *Al-qardh* into productive zakat programs is believed to improve the sustainability of businesses and the development of entrepreneurs among mustahik, all without imposition commercial financing costs. (Talib, 2017).

The implementation of *Al-qardh*-based zakat financing has sparked debate among Islamic legal scholars, despite its potential benefits. The primary concern is the principle of *tamlīk*, which traditionally necessitates the complete transfer of proprietorship of zakat assets to beneficiaries. The compatibility of *Al-qardh* with classical zakat doctrines is a topic of concern, as it entails the return of principal funds (Fikri *et al.*, 2023). However, some scholars contend that the mechanism is still permissible when seen through the lens of *maṣlaḥah* and *maqāṣid al-syarī'ah*, particularly in the context of economic empowerment and sustainable welfare (Hadi, 2024; Ruslan *et al.*, 2022).

The significance of productive zakat in poverty alleviation and economic empowerment has been the subject of previous research. Mutmainah (2023) concentrated on entrepreneurial empowerment, while Mustofa & Novita (2022) assessed its efficacy in enhancing beneficiary welfare. Khoiruddin (2023) investigated the contribution of institutional governance to sustainable poverty alleviation, while Ruslan *et al.*, (2022) investigated institutional governance. Nevertheless, the majority of these studies were conducted well before the issuance of MUI Fatwa No. 71 of 2023 and, as a result, did not specifically investigate the *Al-qardh* mechanism for zakat distribution.

Additionally, earlier studies have examined productive zakat from an economic perspective and have focused primarily on individual institutions. There has been a lack of focus on the comparative analysis of the implementation of Fatwa No. 71 of 2023, which involves multiple zakat institutions. In the same vein, a comprehensive framework for evaluating productive zakat financing has rarely incorporated sharia and regulatory compliance, as well as institutional governance.

This study makes three primary contributions to address these disparities. Initially, it offers one of the earliest empirical investigations into the implementation of MUI Fatwa No. 71 of 2023 regarding zakat distribution through the *Al-qardh* mechanism. Secondly, it provides a comparative analysis of four significant zakat institutions in Indonesia: BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli. Third, this study introduces and advocates the 3A Implementation Model, a framework for assessing productive zakat governance that incorporates Sharia Compliance (*Aman Syar'i*), Regulatory Compliance (*Aman Regulasi*), and Institutional Governance (*Aman NKRI*).

This study examines the following: (1) the implementation of MUI Fatwa No. 71 of 2023 in productive zakat financing programs; (2) the degree of institutional compliance with sharia, regulatory, and governance standards; and (3) the applicability of the 3A Implementation Model in evaluating productive zakat governance, drawing on *maqāṣid al-syarī'ah*, sharia governance, and policy implementation theory.

Method

Utilizing a juridical-empirical methodology, this investigation implements a qualitative research design. The

juridical dimension analyzes the relevant principles of Islamic law and Indonesian positive law to investigate the normative foundations of Indonesian Ulema Council (MUI) Fatwa No. 71 of 2023 concerning the Distribution of Zakat Funds through the *Al-qardh* Mechanism. The empirical dimension examines how the provisions of the fatwa are implemented within zakat management institutions and translated into productive zakat financing practices (Sugiyono, 2018).

BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli were the four primary zakat management institutions in Indonesia where this investigation was conducted. These institutions were selected through purposive sampling for their relevance to the implementation of MUI Fatwa No. 71 of 2023 and their participation in productive zakat programs. The research informants included executives and administrators of zakat institutions, members of the Sharia Supervisory Board, mustahik beneficiaries participating in *Al-qardh*-based productive zakat programs, and members of the MUI Fatwa Commission. Informants were intentionally chosen due to their direct knowledge and experience with the implementation of the fatwa under investigation (Creswell & Creswell, 2017).

The investigation implemented both primary and secondary data sources. Semi-structured in-depth interviews and field observations were employed to acquire primary data (Sugiyono, 2017). Interviews were conducted to investigate informants' comprehension, interpretation, acceptance, and implementation of the Fatwa, while observations were conducted to compile direct evidence of the operational practices of productive zakat financing programs. The researcher can capture both the normative and practical aspects of fatwa implementation using this combination of methods (Creswell & Creswell, 2017).

Secondary data were acquired through document analysis. The documents that were analyzed included MUI Fatwa No. 71 of 2023, Law No. 23 of 2011 concerning Zakat Management, Minister of Religious Affairs Regulation No. 52 of 2014 concerning the Utilization of Zakat for Productive Enterprises, BAZNAS annual reports, institutional reports from participating LAZ organizations, policy documents, and scholarly literature related to productive zakat, *maqāṣid al-syarī'ah*, legal compliance, sharia governance, and policy implementation (Taufik, 2024).

The interactive model developed by Miles, M.B., Huberman, a. m., & Saldana (2014) was employed to analyze the data. This model comprises data condensation, data display, and conclusion drawing and verification. This model comprises data condensation, data display, and conclusion drawing and verification. The process of data condensation entailed selecting, simplifying, classifying, and categorizing information gathered from interviews, observations, and documentation. To facilitate interpretation, the data were subsequently organized into matrices, comparative tables, and narrative descriptions. The final stage entailed the continuous verification of emergent findings throughout the research process and the identification of patterns, relationships, similarities, and differences among institutions in implementing the fatwa (Miles, M.B., Huberman, a. m., & Saldana, 2014).

Cross-case analysis was conducted to identify similarities and differences in the implementation of the *Al-qardh* mechanism among BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli, given the comparative nature of this investigation. This methodology facilitated a more thorough understanding of the governance practices, institutional compliance, and implementation challenges associated with Fatwa No. 71 of 2023.

The study employed source, methodological, and theoretical triangulation to ensure the reliability of the results. Information was compared across various categories of informants and institutions to conduct source triangulation. The process of methodological triangulation entailed the comparison of evidence obtained from document analysis, interviews, and observations. The findings were interpreted through multiple theoretical perspectives to enhance analytical depth and credibility via theoretical triangulation (Creswell & Creswell, 2017; Miles, M.B., Huberman, a. m., & Saldana, 2014).

Three complementary theoretical perspectives are implemented in this investigation as an analytical framework. Initially, the *Maqāṣid al-syarī'ah* Theory is the comprehensive theory that evaluates the extent to which the implementation of productive zakat financing aligns with the objective of public welfare (*maṣlahah*), particularly in the context of the protection and development of wealth (*ḥifẓ al-māl*) (Al-Shatibi, 1997). Secondly, Legal Compliance Theory is employed to assess the degree to which zakat management institutions comply with the guidelines outlined in MUI Fatwa No. 71 of 2023 (Tom R. Tyler, 1990). Third, Policy Implementation Theory is applied to investigate how the normative provisions of the fatwa are translated into operational practices and institutional policies (Mazmanian & Sabatier, 1983). The integration of these theoretical perspectives offers a comprehensive framework for analyzing fatwa implementation from the normative, institutional, and socio-legal perspectives.

The 3A Implementation Model, which comprises Sharia Compliance (*Aman Syar'i*), Regulatory Compliance (*Aman Regulasi*), and Institutional Governance (*Aman NKRI*), is the analytical framework for assessing the efficacy of productive zakat governance in Indonesia.

Results and Discussion

1. Institutional Mapping of Zakat Institutions in the Implementation of MUI Fatwa No. 71 of 2023

The findings indicate that the institutional preparedness of zakat management organizations is closely associated with the implementation of MUI Fatwa No. 71 of 2023, which pertains to the distribution of zakat funds through the *Al-qardh* mechanism. Although the Fatwa provides normative legitimacy, the practical implementation of productive zakat financing is contingent upon organizational capacity, governance quality, human resources, monitoring systems, and sharia supervisory mechanisms. Consequently, the feasibility of converting the Fatwa into effective empowerment programs is significantly influenced by institutional fitness (Majelis Ulama Indonesia, 2023).

As outlined in Law No. 23 of 2011 on Zakat Management, the collection, distribution, and utilization of zakat must be conducted through authorized institutions, specifically BAZNAS and licensed LAZ. In addition to meeting administrative requirements, institutional legality is a critical mechanism for ensuring accountability, transparency, public trust, and adherence to national regulations governing Islamic social finance.

To comprehend the institutional environment in which MUI Fatwa No. 71 of 2023 is implemented, it is essential to analyze the distribution of zakat administration institutions in Indonesia. The research demonstrated that Indonesia has an extensive network of zakat management organizations; however, there are significant disparities in governance capacity, human resources, financial sustainability, and program innovation (Kemenkumham, 2014; Republik Indonesia, 2014). The institutional distribution of licensed zakat management organizations is presented in Table 1.

Table 1. Institutional Distribution of Zakat Management Organizations in Indonesia (2023)

No	Type of Institution	Number
1	National LAZ	39
2	Provincial LAZ	33
3	Regency/City LAZ	69
Total Licensed LAZ		141
4	Unlicensed Zakat Organizations	108
Total Recorded Institutions		248

Source: PPID BAZNAS Database and Ministry of Religious Affairs

As per Table 4.1, the Ministry of Religious Affairs of the Republic of Indonesia had issued official operating permits to 141 Zakat Management Institutions (LAZ) as of 2023. 39 national-level LAZs, 33 provincial-level LAZs, and 69 regency/city-level LAZs comprised this total. Furthermore, 108 institutions were reported to be conducting zakat management activities without the operational permits required by Law No. 23 of 2011 on Zakat Management. Zakat management in Indonesia has evolved through a comprehensive institutional network, as evidenced by these figures. Nevertheless, the presence of a significant number of institutions does not necessarily indicate that the sector is homogeneous in organizational capacity, governance quality, or regulatory compliance (Badan Amil Zakat Nasional, 2023).

The results indicate that the implementation of MUI Fatwa No. 71 of 2023 is significantly impacted by these institutional disparities. Although the Fatwa offers normative guidance on the distribution of zakat through the *Al-qardh* mechanism, its implementation requires sufficient organizational resources, governance structures, and operational systems that are not equally accessible across zakat institutions. Consequently, only a small number of organizations have established effective zakat programs that are based on *Al-qardh* or comparable Islamic financing schemes (Majelis Ulama Indonesia, 2023; Rahman & Dean, 2013).

The research also demonstrates that productive zakat financing requires institutional capabilities that go beyond those associated with conventional charitable distribution. The effectiveness of implementation is contingent upon the presence of structured beneficiary assessment procedures, financing administration systems, monitoring mechanisms, business mentoring programs, risk management frameworks, and sharia supervisory arrangements. The extent to which Fatwa provisions can be translated into sustainable empowerment initiatives is collectively determined by these elements (Djalaluddin *et al.*, 2026).

The *Al-qardh* mechanism envisioned in MUI Fatwa No. 71 of 2023 has been explicitly implemented or substantially reflected in productive zakat programs established by BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli, among the institutions examined. All four institutions exhibit a shared commitment to transforming zakat management from a charity-based approach to a sustainable empowerment model through productive financing, entrepreneurship development, mentoring, and continuous supervision, despite differences in organizational characteristics and program design (Majelis Ulama Indonesia, 2023; Widiastuti & Rosyidi, 2015).

The policy implementation framework proposed by Mazmanian and Sabatier is bolstered by these findings, which underscore that the effectiveness of a policy is determined not solely by normative legitimacy but also by institutional capacity, organizational resources, and implementation mechanisms. In this context, MUI Fatwa No. 71 of 2023 functions as a normative foundation for productive zakat financing. However, the efficacy of its implementation is significantly contingent upon the capacity of zakat institutions to operationalize its provisions through appropriate governance and empowerment mechanisms (Gupta, 1994; Iqbal *et al.*, 2024).

2. The Implementation of MUI Fatwa No. 71 of 2023 in BAZNAS and LAZNAS

The results indicate that the implementation of MUI Fatwa No. 71 of 2023 varies significantly among zakat management institutions. While all institutions acknowledge the Fatwa as an authoritative sharia guideline, there are discrepancies in governance structures, operational procedures, beneficiary selection mechanisms, contractual arrangements, repayment systems, and empowerment strategies (Indonesia, n.d.; Rinaldo & Pradikta, 2021). These variations indicate the strategic priorities, organizational culture, and distinct institutional missions involved in managing productive zakat programs.

A comparative overview of the implementation of MUI Fatwa No. 71 of 2023 in BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli is provided in Table 2. The comparison illustrates that, although all institutions are dedicated to the productive empowerment of zakat, they differ significantly in governance strategies, operational challenges, and implementation mechanisms.

Table 2. Comparative Matrix of Fatwa Implementation

Implementation Aspect	BAZNAS	LAZ Dhuafa	Dompot	LAZ Persis	LAZ DT Peduli
Institutional Position	National Zakat Management Agency	A national Islamic philanthropic institution (LAZNAS)		LAZNAS is founded on an Islamic mass organization	A charitable organization that is founded on the principles of the da'wah movement
Program Characteristics	The agency operates at a national level and requires adherence to formal standards	Emphasis on innovation and social empowerment initiatives		The organization operates on a community and congregation-based model	Empowerment and character development
Understanding of the Fatwa	A comprehensive national policy framework is essential	Acts as a Sharia-compliant catalyst for productive projects		Alignment with institutional jurisprudence is essential	Providing the foundation for the productive program's standard operating procedures
Mustahik Selection	It should be obvious, and well-documented	Business assessment and coaching are essential components		Implementing community-based selection processes is required	A business and personality assessment is necessary
Contract	Difference between grant and <i>qardh</i>	Validation by the Sharia Supervisory Board (DPS) is required		Clear and transparent contract documentation is required	Standard operating procedures for contracts and training are required
Refund	A mechanism for suspending and cancelling is required	Program implementation remains flexible, adapting to recipients' capabilities		Written norm are necessary	A relief mechanism is required
Sharia supervision	National standardization is required	The Sharia Supervisory Board (DPS) plays a strategic role		Strengthening the documentation of Sharia compliance is recommended	Improving SOPs and monitoring
The main challenge	Standardization across multiple departments	Funds and contractual agreements are managed separately		Ensuring clarity in all contracts and related documents is essential	Integration of capacity building and governance
Potential contribution	Final model for zakat <i>Al-qardh</i>	Employs innovative strategies to empower beneficiaries		Fostering the development of productive communities is a key objective	A values-driven economic growth model

Several significant patterns are revealed by the comparative analysis. Initially, the Fatwa was recognized by all institutions as a legitimate basis for financing productive zakat. Nevertheless, variations occur in how its provisions are implemented within institutional policies and program structures. Secondly, the varying levels of organizational capacity and governance maturity are reflected in differences in beneficiary selection, contractual arrangements, repayment mechanisms, and sharia supervision. Third, implementation strategies are significantly influenced by institutional characteristics, leading to a variety of productive zakat empowerment models.

In accordance with its role as the national zakat authority, BAZNAS implements a formal, standardized model. Initiatives like BAZNAS Microfinance Masjid and BAZNAS Microfinance Desa illustrate endeavors to integrate productive financing with sharia supervision, institutional governance, and regulatory compliance. As a result, the implementation model's defining characteristics are administrative consistency, accountability, and standardization (Hidayat & Azka, 2024; Ilham *et al.*, 2025).

In contrast, Dompot Dhuafa implements a more entrepreneurial and innovative methodology. The institution employs the Fatwa as a legal and Sharia foundation to fortify community development programs and empowerment-based financing initiatives. The Sharia Supervisory Board (DPS)'s active participation in validating financing structures is a critical institutional strength. However, the organization continues to encounter difficulties in ensuring clear distinctions among philanthropic funding sources and contractual arrangements (Dhuafa, 2023).

Through intimate social engagement with beneficiaries, LAZ Persis prioritizes community-based empowerment. This method enhances social trust and local participation while facilitating beneficiary identification, monitoring, and mentoring. Nevertheless, the institution faces obstacles to the standardization of administrative procedures and contractual documentation, particularly in ensuring consistent implementation across various program settings.

In the interim, DT Peduli implements a comprehensive empowerment strategy that incorporates spiritual guidance, character development, and productive financing. Its programs encompass economic assistance, mentoring, religious education, and ethical development activities, reflecting a more comprehensive vision of sustainable welfare enhancement. Consequently, the institution prioritizes integrating economic empowerment with social and spiritual transformation (LAZ Persatuan Islam, 2026b, 2026a).

Combined, these results indicate that the primary obstacle to the successful implementation of MUI Fatwa No. 71 of 2023 is not the normative adoption of the Fatwa. Rather, the obstacle is translating Fatwa provisions into effective institutional practices through operational procedures, contractual governance, monitoring systems, mentoring programs, documentation standards, and sharia supervisory mechanisms. This discovery suggests that the efficacy of Fatwa implementation is primarily influenced by institutional readiness and governance capacity, rather than solely by legal legitimacy.

The results also indicate that the successful implementation of sharia compliance, regulatory compliance, and institutional governance requires integrating three interrelated dimensions. Subsequently, these dimensions serve as the basis for the 3A Implementation Model, which is elaborated upon in the subsequent section.

3. The *Al-qardh* Mechanism's Legal Construction of MUI Fatwa No. 71 of 2023 on Zakat Distribution

One of the most significant findings of this study is that MUI Fatwa No. 71 of 2023 represents a contemporary legal construction that reconciles two concepts traditionally treated separately within Islamic jurisprudence, namely zakat distribution and the *Al-qardh* contract. The Fatwa provides a normative foundation for utilizing productive financing mechanisms while maintaining the fundamental rights of mustahik as legitimate recipients of zakat funds (Majelis Ulama Indonesia, 2023; Yumna & Clarke, 2019).

The empirical findings demonstrate that the implementation of this legal construction rests upon four interconnected dimensions: beneficiary eligibility, contractual compliance, repayment governance, and sharia supervision. These dimensions collectively form the legal framework through which productive zakat financing is operationalized within zakat management institutions.

The first element concerns the legal status of beneficiaries as eligible mustahik. The findings indicate that all institutions require a verification process before productive financing is provided. Beneficiary eligibility is assessed through administrative verification, field observation, community recommendations, and evaluation of business potential. This process serves as a mechanism for ensuring that productive zakat financing remains consistent with the legal requirements governing zakat distribution (Qaradāwī, 2011).

The second element concerns the legal object of the financing arrangement. The findings show that productive zakat funds are allocated for income-generating activities intended to improve the economic capacity of beneficiaries. In this regard, zakat funds are not distributed solely for consumptive purposes but are utilized as instruments of sustainable economic empowerment (Indonesia, 2024).

The third element concerns the legal relationship established between institutions and beneficiaries. The study found that all institutions adopt contractual arrangements based on *Al-qardh* principles, whereby beneficiaries are required to return only the principal amount without interest, penalties, or commercial returns. Furthermore, repayment mechanisms are generally designed as revolving fund arrangements aimed at extending

the benefits of zakat to a larger number of beneficiaries. Flexibility in repayment is commonly applied through restructuring, postponement, or waiver mechanisms in cases of genuine hardship (Dewan Syari'ah Nasional-MUI, 2001).

The fourth element concerns legal supervision through sharia governance mechanisms. The findings demonstrate that Sharia Supervisory Boards (DPS) play a central role in ensuring compliance with Fatwa provisions. Their responsibilities include validating beneficiary eligibility, reviewing contractual arrangements, monitoring implementation, and providing sharia oversight throughout the financing process (Muhari *et al.*, 2024).

Taken together, these findings indicate that the implementation of MUI Fatwa No. 71 of 2023 extends beyond the adoption of a financing contract. Rather, it represents the establishment of an integrated legal framework that combines beneficiary eligibility, productive utilization of zakat funds, contractual compliance, and sharia governance. This legal construction provides the normative foundation upon which productive zakat financing programs are implemented across Indonesian zakat institutions (Dewan Syari'ah Nasional-MUI, 2001).

4. The Implementation of MUI Fatwa No. 71 of 2023 and Institutional Capacity

The study results indicate that the efficacy of implementing MUI Fatwa No. 71 of 2023 is determined not only by legal legitimacy but also by the institutional capacity of zakat management organizations. Although the Fatwa establishes a normative framework for the use of zakat funds through the *Al-qardh* mechanism, its successful implementation is contingent on institutions' capacity to translate legal provisions into operational procedures, governance systems, and sustainable empowerment programs. This discovery is consistent with the notion that legal norms necessitate sufficient institutional support to guarantee effective implementation and policy outcomes (Grindle, 1980; Laary *et al.*, 2022; Mazmanian & Sabatier, 1983).

The comparative results indicate that variations in organizational characteristics and institutional resources are closely associated with differences in implementation patterns. BAZNAS, the national zakat authority, implements a highly standardized model that prioritizes institutional control, regulatory compliance, and accountability (Hudaefi *et al.*, 2020; *Wawancara Dengan Informan BAZNAS Dan LAZNAS*). In contrast, Dompot Dhuafa employs a more entrepreneurial and innovative approach, emphasizing social innovation and productive empowerment (*Wawancara Dengan Dewan Pengawas Syariah LAZ Dompot Dhuafa*).

In the interim, LAZ Persis implements productive zakat programs by utilizing social capital and community networks. Beneficiary identification, monitoring, and mentoring processes are facilitated by robust relationships with local communities (Islam, 2026b; Suryani *et al.*, 2022). DT Peduli's institutional conviction that sustained welfare necessitates both economic and moral development is reflected in its integration of economic empowerment, character development, and spiritual guidance (Indonesia, n.d.; Republik Indonesia, 2014). Given these variations, implementation outcomes are influenced by the institutional context rather than solely by legal norms. Institutional theory, which contends that internal capacities, governance structures, and environmental conditions influence organizational behaviour and performance, is bolstered by these findings.

This discovery is consistent with the Policy Implementation Theory, introduced by Mazmanian & Sabatier (1983). This theory contends that the efficacy of policies is contingent upon not only the clarity of legal norms but also on organizational capacity, administrative resources, and implementation mechanisms. The Fatwa serves as a normative instrument that establishes legal legitimacy; however, its practical effectiveness is contingent upon the capacity of zakat institutions to operationalize its provisions through beneficiary verification systems, contractual administration, monitoring procedures, and sharia governance mechanisms. In this regard, the implementation of MUI Fatwa No. 71 of 2023 is indicative of the broader principle that successful policy implementation requires a combination of administrative capability, institutional commitment, and legal authority.

Institutional governance theory, which emphasizes that organizational efficacy is determined by the interaction between governance structures, leadership commitment, operational procedures, and accountability systems, is also supported by the findings. Institutions with more robust governance capacities tend to implement productive zakat financing more systematically, whereas those with limited administrative capacity face greater challenges in contract management, monitoring, and documentation. This observation is consistent with prior research that has underscored the importance of governance quality and accountability in enhancing the effectiveness of Islamic social finance institutions (Beik & Arsyianti, 2016).

Additionally, the research indicates that the adoption of the Fatwa is not the primary factor contributing to implementations challenges. MUI Fatwa No. 71 of 2023 is officially recognized as a legitimate sharia framework by all institutions that were examined. Rather, obstacles arise during the process of integrating Fatwa provisions into daily operational practices. These challenges encompass establishing standard operating procedures, integrating monitoring systems, strengthening sharia supervision, maintaining contract documentation, and providing continuous mentoring for beneficiaries. This discovery underscores the distinction between formal compliance and substantive implementation, in which legal acceptability does not necessarily ensure effective operationalization (Tyler, 1997).

This study emphasizes the significance of institutional factors in determining implementation success, in contrast to previous studies on productive zakat, which typically focus on program efficacy and poverty alleviation

outcomes (Beik & Arsyianti, 2016). The results indicate that productive zakat financing should not be regarded solely as a financing mechanism, but rather as a governance process that requires the coordination of legal compliance, organizational capacity, and empowerment strategies. This perspective broadens the discourse on productive zakat by underscoring the importance of institutional readiness as a prerequisite for attaining sustainable socioeconomic impact.

These findings can also be interpreted through the framework of *maqāṣid al-syarī'ah* from the perspective of Islamic economic law. The *Al-qardh* mechanism, which uses zakat funds, is designed to foster economic empowerment, social welfare, and long-term self-reliance among beneficiaries, while also providing temporary financial assistance. These objectives are in accordance with the *maqāṣid* principles of preserving wealth (*ḥifẓ al-māl*) and promoting public welfare (*maṣlahah*) (Al-Shatibi, 1997; Auda, 2008). Nevertheless, the successful attainment of these objectives is contingent on the institutional capacity of zakat organizations to manage, supervise, and evaluate productive financing programs effectively.

Consequently, this investigation contends that institutional capacity mediates the relationship between the legitimacy of legal action and the efficacy of its execution. While the existence of a fatwa may serve as normative authorization, its capacity to produce a sustainable socioeconomic impact is contingent on zakat institutions' ability to translate legal norms into practical governance arrangements. This discovery is a significant contribution to the Islamic social finance literature, as it illustrates that the successful implementation of modern fatwas necessitates both institutional readiness and legal legitimacy (Ahmed, 2004).

5. Comparative Discussion and Development of the 3A Implementation Model

The results of this study generally corroborate prior research on productive zakat and Islamic microfinance, indicating that productive zakat programs are more effective at promoting economic empowerment and poverty alleviation than purely consumptive forms of assistance. The present research, in line with previous studies, demonstrates that institutions that implementing *Al-qardh*-based productive zakat prioritize not only financial support but also mentoring, monitoring, entrepreneurship development, and capacity building as critical components of sustainable empowerment programs (Nurjanah, 2020).

Nevertheless, this investigation significantly augments the current body of research in numerous critical respects. Previous research has primarily concentrated on the assessment of the socio-economic results of productive zakat programs, while there has been a limited amount of attention given to the examination of the implementation of MUI Fatwa No. 71 of 2023 as a contemporary legal framework that regulates productive zakat financing. Additionally, most prior research has focused on individual institutions, complicating the understanding of how institutional characteristics affect the implementation of productive zakat. This study offers a more comprehensive understanding of the diversity of implementation practices across zakat management institutions by using a comparative, multi-case approach based on BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli (Amalia, 2019).

The comparative results indicate that the efficacy of Fatwa implementation is not solely contingent upon the existence of legal norms. Rather, the interaction between sharia compliance, regulatory compliance, institutional governance, organizational capacity, and empowerment strategies shape implementation outcomes. Governance structures, contractual arrangements, beneficiary selection procedures, monitoring systems, and sharia supervisory practices were identified as significant variations, even though all institutions examined acknowledge MUI Fatwa No. 71 of 2023 as an authoritative sharia guideline. These variations indicate that institutional factors are crucial in the conversion of Fatwa provisions into operational reality (Gunawan *et al.*, 2022; Mustofa & Novita, 2022).

This study proposes an integrated analytical framework, the 3A Implementation Model, based on these findings. The model is the primary theoretical contribution of this research and was inductively development from recurring implementation patterns that were identified across the four institutions. The effectiveness of Fatwa-based productive zakat governance is collectively determined by three interconnected dimensions: *Aman Syar'i*, *Aman Regulasi*, and *Aman NKRI* (Lutz, 2014).

Table 3. The 3A Model of Fatwa Implementation

Dimansion	Main Indicators
<i>Aman Syar'i</i>	Fatwa compliance, valid mustahik status, proper contract, DPS supervision
<i>Aman Regulasi</i>	Compliance with Law No. 23/2011, SOPs, documentation, audit systems
<i>Aman NKRI</i>	Transparency, accountability, sustainable empowerment, public trust

The first dimension, *Aman Syar'i*, denotes the compliance of productive zakat financing practices with Islamic legal principles that regulated zakat distribution and *Al-qardh* contracts. This dimension ensures that productive financing aligns with the objectives of Islamic law and that the use of zakat is legitimate. The second dimension, *Aman Regulasi*, underscores the importance of adhering to national legal and regulatory frameworks

governing zakat management. This dimension underscores the significance of financial reporting mechanisms, standard operating procedures, documentation systems, and institutional accountability in preserving organizational credibility and legal certainty. The governance capacity of zakat institutions in the effective and sustainable implementation of productive financing programs is reflected in the third dimension, *Aman NKRI*. This dimension encompasses the capacity to produce long-term socioeconomic impact, beneficiary mentoring, monitoring systems, accountability, and transparency (Indonesia, 2024; Qaradāwī, 2011).

The results suggest that institutions that prioritize only one or two dimensions frequently encounter implementation challenges. The legitimacy of productive zakat financing may be compromised by regulatory compliance that lacks sufficient sharia supervision, while program effectiveness and sustainability may be reduced by strong sharia compliance in the absence of adequate governance mechanisms. In contrast, organizations that integrate all three dimensions exhibit more sustainable empowerment outcomes and greater implementation capacity. These results substantiate the argument that a comprehensive governance framework is necessary for the effective implementation of Fatwa, rather than an exclusively legal or administrative approach (Mazmanian & Sabatier, 1983).

This study suggests that the implementation of MUI Fatwa No. 71 of 2023 is more effective when Sharia Compliance (*Aman Syar'i*), Regulatory Compliance (*Aman Regulasi*), and Institutional Governance (*Aman NKRI*) are integrated simultaneously within zakat management institutions. In this regard, the 3A Implementation Model offers a comprehensive framework for assessing institutional readiness for implementing Fatwa-based empowerment programs and evaluating productive zakat governance. The model makes a theoretical contribution by combining the perspectives of *maqāsid al-syarī'ah*, legal compliance, and policy implementation into a single analytical framework. In practice, it provides zakat management institutions with a benchmark for enhancing the sustainability and effectiveness of productive zakat initiatives, as well as for strengthening sharia legitimacy, regulatory compliance, governance quality, and public trust (Auda, 2008; Mazmanian & Sabatier, 1983; Tom R. Tyler, 1990).

6. Contemporary Implications for Islamic Economic Law and Zakat Governance

The results of this study have significant implications for the advancement of contemporary Islamic economic law and zakat governance in Indonesia. MUI Fatwa No. 71 of 2023 is a significant development in contemporary Islamic jurisprudence from a legal perspective, as it integrates the principles of zakat distribution and the *Al-qardh* contract within a single operational framework. The Fatwa illustrates the adaptability of Islamic legal norms in addressing modern socio-economic challenges while adhering to the principles of classical jurisprudence and *Maqāsid al-syarī'ah* (Purwadi, 2011).

MUI Fatwa No. 71 of 2023 is a significant development in contemporary Islamic jurisprudence from the perspective of Islamic economic law. This is because it seamlessly incorporates the principles of zakat distribution and the *Al-qardh* contract into a single operational framework (MUI, 2023). In classical fiqh literature (Az-Zuhaili, 1985; Qaradāwī, 2011), zakat distribution has been traditionally associated with the direct transfer of ownership (*tamlīk*) to eligible beneficiaries (*mustahiq*). In contrast, *Al-qardh* is generally regarded as a benevolent financing contract that involves repayment obligations without additional returns. The Fatwa illustrates that modern Islamic legal institutions are capable of reconciling these concepts in response to contemporary socioeconomic challenges while maintaining consistency with the objectives of *maqāsid al-sharī'ah*, particularly the protection and development of wealth (*hifẓ al-māl*) and the promotion of public welfare (*maṣlahah*) (Al-Shatibi, 1997; Auda, 2008).

The 3A Implementation Model is proposed as a governance framework for evaluating Fatwa-based productive zakat programs in the study, and also contributes to the expanding literature on Islamic social finance. The primary focus of prior research on productive zakat has been program's efficacy, economic empowerment, and poverty alleviation among beneficiaries (Beik & Arsyianti, 2016). In contrast to these studies, this research emphasizes the significance of institutional preparedness as a key determining of the successful implementation of modern Islamic legal norms. Consequently, the research contributes to the understanding that legal legitimacy alone is insufficient to ensure effective implementation unless accompanied by robust governance mechanisms, organizational capacity, and accountability systems. In contrast to these studies, this research emphasizes the significance of institutional preparedness as a key determinant of the successful implementation of modern Islamic legal norms. Consequently, the investigation contributes to the understanding that legal legitimacy alone is insufficient to ensure effective implementation unless accompanied by robust governance mechanisms, organizational capacity, and accountability systems (Grindle, 1980).

The results suggest that productive zakat financing programs necessitate a harmonious integration of three dimensions: Sharia Compliance (*Aman Syar'i*), Regulatory Compliance (*Aman Regulasi*), and Institutional Governance (*Aman NKRI*) from a governance perspective. The proposed 3A Model offers a practical framework for evaluating the efficacy of productive zakat programs within zakat management organizations and assessing institutional readiness. This result is consistent with prior research emphasizing the importance of governance quality, transparency, institutional efficacy, and sharia compliance in the development of successful Islamic social

finance programs (Ahmed, 2004; Aziz, 2025; RI, 2024).

The results indicate that the next phase of the development of productive zakat in Indonesia should focus on the following: enhancing sharia supervisory mechanisms, strengthening institutional governance systems, improving documentation and monitoring procedures, and expanding beneficiary mentoring programs. These measures would ensure conformance with both national regulatory requirements and Islamic legal principles, thereby facilitating the broader adoption of *Al-qardh*-based productive financing.

Moreover, the 3A Model may serve as a reference framework for zakat management institutions, Sharia Supervisory Boards, regulators, and policymakers to support the development, implementation, and evaluation of productive zakat programs. Zakat institutions can enhance the sustainability of empowerment programs increase accountability, and strengthen public trust by incorporating sharia legitimacy, regulatory legitimacy, and institutional effectiveness.

Ultimately, the implementation of MUI Fatwa No. 71 of 2023 demonstrates that contemporary Islamic legal instruments can serve not only as sources of legal guidance but also as mechanisms to promote sustainable socioeconomic development and strengthen governance. In this regard, the 3A Model provide a practical approach to integrating Islamic social finance, institutional governance, and community empowerment into Indonesia's zakat management system, thereby contributing to the overarching objectives of sustainable welfare enhancement and inclusive development (Auda, 2008).

Conclusion

In Indonesia, the implementation of MUI Fatwa No. 71 of 2023 on the distribution of zakat funds through the *Al-qardh* mechanism is a significant development in contemporary Islamic economic law and productive zakat governance. This study demonstrates this. The results indicate that the successful execution of the Fatwa is contingent upon the institutional capacity of zakat management organizations to translate normative provisions into effective governance mechanisms, productive financing programs, and sustainable empowerment initiatives, as well as legal legitimacy.

The research also reveals that variances in the implementation among BAZNAS, Dompot Dhuafa, LAZ Persis, and DT Peduli are influenced by differences in institutional resources, governance structures, and organizational characteristics. Despite these distinctions, all institutions share a dedication to the effective use of productive zakat to enhance social welfare and strengthen the economy.

The 3A Implementation Model, which comprises *Aman Syar'i*, *Aman Regulasi*, and *Aman NKRI*, is the primary contribution of this study. The results indicate that the successful implementation of MUI Fatwa No. 71 of 2023 requires integration institutional governance, regulatory compliance, and sharia compliance. Consequently, the 3A Model offers a practical instrument for enhancing productive zakat governance and sustainable community empowerment in Indonesia, as well as a theoretical framework for future research.

References

- Ahmed, H. (2004). Role of Zakah and Awqaf in Poverty Alleviation. *Ournal of Islamic Monetary Economics and Finance*.
- Al-Shatibi, A. I. I. ibn M. (1997). *Al-Muwafaqat fi Usul al-Shari'ah*. Dar al-Ma'rifah.
- Amalia, E. (2019). Good Governance for Zakat Institutions in Indonesia: A Confirmatory Factor Analysis. *Pertanika Journal of Social Sciences and Humanities*, 27(3).
- Auda, J. (2008). Maqasid Al-Shariah As Philosopy Of Islamic Law: A Systems Approach. In *The International Institute of Islamic Thought*.
- Az-Zuhaili, W. (1985). *Fiqih Islam Wa Adillatuhu*. Damaskus: Dār al-Fikr.
- Aziz, N. (2025). Wawancara Mengenai Implementasi Fatwa MUI Nomor 71 Tahun 2023 pada Badan Amil Zakat Nasional.
- Badan Amil Zakat Nasional. (2023). *Daftar Lembaga Amil Zakat Skala Nasional, Provinsi dan Kabupaten/Kota yang telah berizin berdasarkan data Kementerian Agama Republik Indonesia*. PPID BAZNAS RI. <https://ppid.baznas.go.id/laz-nasional>
- BAZNAS. (2023). *Laporan Pengelolaan Zakat*. Badan Amil Zakat Nasional.
- Beik, I. S., & Arsyianti, L. D. (2016). Measuring zakat impact on poverty and welfare using CIBEST Model. *Journal of Islamic Monetary Economics and Finance*.
- Creswell, J. W., & Creswell, J. D. (2017). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications. <https://books.google.co.id/books?id=335ZDwAAQBAJ>
- Damanik, K., Amrin, & Albahi, M. (2024). Peran Zakat Dalam Ekonomi Mikro Islam: Dampak Pada Kesejahteraan Sosial. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 9(204), 3522–3529.
- Dhuafa, D. (2023). *Dompot Dhuafa - Lembaga Amil Zakat Nasional*. Dompot Dhuafa.

- <https://www.dompethdhuafa.org/>
- Djalaluddin, A., Hasibuan, L., Pulungan, A. S., Siswanto, S., Asnawi, N., & Hadiri, Y. F. (2026). Productive zakat , business growth , and mustahiq welfare : Evidence from BAZNAS Malang. *Review of Islamic Social Finance and Entrepreneurship*, 5(1).
- Fatwa Dewan Syari'ah Nasional-Majelis Ulama Indonesia No: 19/DSN-MUI/IV/2001 Tentang *Al-qardh*, Fatwa DSN MUI (2001). <https://dsnemui.or.id/kategori/fatwa/page/16/>
- Fikri, S., Hasibuan, A., & Daulay, M. (2023). Mustahik Economic Empowerment through Optimizing Zakat Maal and Professional Zakat in South Tapanuli Regency. *2nd Paris Van Java International Seminar on Health, Economics, Social Science and Humanities*, 2023, 718–727. <https://doi.org/10.18502/kss.v8i4.12966>
- Grindle, M. S. (Ed.). (1980). *Politics and Policy Implementation in the Third World*. Princeton University Press.
- Gunawan, E., Sahari, S., Afandi, D., & Purwadi, W. (2022). Productive Zakat Empowerment by Baznas in Improvement of Mustahiq's Economy in Kotamobagu. *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam*, 5(1), 69. <https://doi.org/10.30659/jua.v5i1.17862>
- Gupta, I. D. (1994). *The Implementation of European Community Environmental Directives in The United Kingdom: Analysis of the Mazmanian and Sabatier Framework* (Issue September). THE UNIVERSITY OF BRITISH COLUMBIA.
- Hadi, R. (2024). Performa Manajemen Baznas Berbasis Indeks Zakat Nasional (Studi di Kabupaten Banyumas, Brebes, dan Sragen). In *Pascasarjana Universitas Islam Negeri Prof. K.H Saifuddin Zuhri Purwokerto*.
- Harahap, R. A. (2022). Literature Study of Zakat Distribution in Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 618. <https://doi.org/10.29040/jiei.v8i1.4369>
- Hidayat, M. S., & Azka, M. S. T. (2024). Can Productive Zakat, Entrepreneurial Experience, and Information Technology Drive MSME and SME Performance? A Case Study of BAZNAS Sleman Regency. *Bulletin of Islamic Economics*, 3(1). <https://doi.org/10.14421/bie.2024.031-04>
- Hudaefi, F. A., Saoqi, A. A. Y., Farchatunnisa, H., & Junari, U. L. (2020). Zakat and SDG6: a Case Study of Baznas, Indonesia. *Journal of Islamic Monetary Economics and Finance*, 6(4). <https://doi.org/10.21098/jimf.v6i4.1144>
- Ilham, A., Falah, A. H., Jaenudin, & Herdiana, D. (2025). Analisis Hukum Fatwa DSN-MUI Tentang Aqad Qard Al-Hasan Pada Pembiayaan Usaha Mikro Kecil Menengah UMKM di Kecamatan Cibiru Kota Bandung. *FALAH: Jurnal Hukum Ekonomi Syariah*, 9(2).
- Indonesia, M. U. (n.d.). *Di Muntada Sanawi III, Komisi Fatwa MUI Sosialisasikan 2 Fatwa Baru Kepada DPS -mui*. Majelis Ulama Indonesia (MUI). <https://mui.or.id/baca/berita/di-muntada-sanawi-iii-komisi-fatwa-mui-sosialisasikan-2-fatwa-baru-kepada-dps>
- Iqbal, M., Daraba, D., & Indrayani, E. (2024). Implementasi Kebijakan Tentang Pedoman Penerapan Sistem Informasi Kearsipan Dinamis Terintegrasi dalam Upaya Pengelolaan Naskah Dinas Elektronik di Sekretariat Daerah Kota Bekasi. *Jurnal Kajian Pemerintah (JKP)*, 10(2), 110–122.
- Islam, L. P. (2026a). *Profil Singkat*. https://lazpersis.or.id/page/profil_singkat
- Islam, L. P. (2026b). *Profil Singkat*. LAZ Persis. https://lazpersis.or.id/page/profil_singkat
- Islam, L. P. (2026c). *Sejarah*. LAZ Persis. <https://lazpersis.or.id/page/sejarah>
- KEPUTUSAN IJTIMA ' ULAMA KOMISI FATWA SE -INDONESIA VIII Nomor 11 / Ijtima ' Ulama / VIII / 2024 Tentang HUKUM PELAKSANAAN MABIT DI MUZDALIFAH (2024). <https://fatwamui.com/storage/641/STATUS-DANA-ZAKAT.pdf>
- Khoerulloh, A. K., & Hidayah, S. R. (2021). Islamic Economics as a Science and System. *Khazanah Sosial*, 3(2). <https://doi.org/10.15575/ks.v3i2.11029>
- Khoiruddin. (2023). *PEMBERDAYAAN MASYARAKAT BERBASIS ZAKAT GUNA KETERCAPAIAN SUSTAINABLE DEVELOPMENT GOALS (Telaah Kritis Pada Organisasi Pengelola Zakat Lampung)* [Universitas Islam Negeri Raden Intan Lampung]. <http://publications.lib.chalmers.se/records/fulltext/245180/245180.pdf%0Ahttps://hdl.handle.net/20.500.12380/245180%0Ahttp://dx.doi.org/10.1016/j.jsames.2011.03.003%0Ahttps://doi.org/10.1016/j.gr.2017.08.001%0Ahttp://dx.doi.org/10.1016/j.precamres.2014.12>
- Laary, Y., Tulus, F. M. G., & Dengo, S. (2022). Implementasi Kebijakan Keamanan dan Ketertiban Di Desa Baru Kecamatan Ibu Selatan Kabupaten Halmahera Barat. *Jurnal Administrasi Publik*, VIII(120).
- Lembaran Negara Republik Indonesia (2014). <https://www.kemhan.go.id/itjen/wp-content/uploads/migrasi/peraturan/01414.pdf>
- Lutz, J. (2014). Committee of Sponsoring Organizations of the Treadway Commission: Internal Control – Integrated Framework mit besonderer Berücksichtigung der Änderungen in der Neuauflage 2013. In *Institute for Technology and Knowledge Transfer*. für Technologie- und Wissenstransfer, Masterarbeit.
- Majelis Ulama Indonesia. (2023). *Fatwa Majelis Ulama Indonesia Nomor 71 Tahun 2023 tentang Hukum Pendistribusian Dana Zakat dengan Mekanisme Al-qardh*.

- Mazmanian, D. A., & Sabatier, P. A. (1983). *Implementation and Public Policy with a New Postscript*. Scott, Foresman and Company.
- Miles, M.B., Huberman, a. m., & Saldana, J. (2014). Qualitative Data A Methods Sourcebook. In *Etika Jurnalisme Pada Koran Kuning: Sebuah Studi Mengenai Koran Lampu Hijau* (3rd ed., Vol. 16, Issue 2). Sage Publications.
- Muhari, S., Lathifah, F., Nasarudin, S. A. M., Aulia, M., Hidayat, Muzayyanah, Fadhil, R., Hidayatullah, S., Marzuki, I., & Kholid, H. (2024). *Inovasi Pembiayaan Zakat Menggunakan Skema Qardhul Hasan*. Badan Amil Zakat Nasional (BAZNAS).
- Mustofa, U. A., & Novita, R. (2022). Productive Zakat as Economic Empowerment Mustahiq Amil Zakat Institute Daarut Tauhid Peduli Lampung. *Az-Zarqa': Jurnal Hukum Bisnis Islam*, 14(2), 197–219. <https://doi.org/10.14421/azzarqa.v14i2.2411>
- Mutmainah, S. (2023). Optimization of Productive Zakat As An Effort to Empower The Economy of The People. *Empowering Humanity*, 1(1), 38–53.
- Nurjanah. (2020). Zakat Produktif Dalam Pemberdayaan Usaha Mikro Kecil Menengah (Umk) Dan Dampaknya Terhadap Peningkatan Kesejahteraan Mustahik : Model Cibest Di Baznas Kabupaten Cirebon. *INKLUSIF : Jurnal Pengkajian Penelitian Ekonomi Dan Hukum Islam*, 5(1). www.syekhnurjati.ac.id/jurnal/index.php/inklusif
- Peraturan Pemerintah Republik Indonesia Nomor 14 Tentang Pelaksanaan Undang-Undang Nomor 23 Tahun 2011 Tentang Pengelolaan Zakat, 1 Republik Indonesia (2014). <http://sipuu.setkab.go.id>
- Purwadi, M. I. (2011). Qardh al-hasan dalam Perbankan Syariah: Konsep dan Implementasinya Berdasarkan Prinsip Manfaat bagi Pemberdayaan Masyarakat. *Unisia*, 33(74).
- Qaradāwī, Y. (2011). *Fiqh Al-Zakāh: A Comprehensive Study of Zakah Regulations and Philosophy in the Light of the Qur'an and Sunnah*. Islamic Book Trust. https://books.google.co.id/books?id=jF5by_O_QIEC
- Rahman, R. A., & Dean, F. (2013). Challenges and solutions in Islamic microfinance. *Humanomics*, 29(4). <https://doi.org/10.1108/H-06-2012-0013>
- RI, H. B. (2024). *Tingkatkan Ekonomi Umat, BAZNAS Microfinance Masjid Diluncurkan di Banten*. Badan Amil Zakat Nasional. https://baznas.go.id/news-show/Tingkatkan_Ekonomi_Umat_BAZNAS_Microfinance_Masjid_Diluncurkan_di_Banten/2430
- Rinaldo, M. E., & Pradikta, H. Y. (2021). Analisis Fiqh Siyasah Dusturiyah dalam Pembentukan Peraturan Tentang Trading in Influence dalam Hukum Positif di Indonesia. *AS-SIYASI: Journal of Constitutional Law*, 1(1), 63–84.
- Rosmini, Z. (2022). Distribution of Zakat for Communities Affected by COVID-19 in the Perspective of Socio-Economic Justice. *Journal of Law, Policy and Globalization*, 126, 64–74. <https://doi.org/10.7176/jlpg/81-08>
- Ruslan, R., Arsyad, Y. M., & Lawang, H. (2022). Transformasi Zakat Produktif: Analisis Hukum Ekonomi Islam dalam Meningkatkan Kesejahteraan Masyarakat melalui BAZNAS Propinsi Sulawesi Selatan. *Al-Tafaqquh: Journal of Islamic Law*, 3(2), 108. <https://doi.org/10.33096/altafaqquh.v3i2.219>
- Sudirman, S. (2016). Implementing “Zakat”-Based Microfinance in Indonesia. *IOSR Journal of Economics and Finance*, 07(05), 57–61. <https://doi.org/10.9790/5933-0705025761>
- Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. In *Alfabeta*.
- Sugiyono. (2018). Metode penelitian kuantitatif. In *Alfabeta*.
- Suryani, N. F., Aprilia, E. S., Ramadani, D., Maulidia, R., & Nurhasanah, E. (2022). Strategi Distribusi Zakat dan Pemberdayaan Mustahik di LAZ Persis KLP Cipedes Tasikmalaya. *IJAZA: Indonesia Journal Of Zakat And Waqf*, 3(3).
- Talib, A. M. (2017). Zakat Banking: A Breakthrough Solution to Riba in Banking by Synthesising Zakat into Qardan Hasana- The Two Islamic Economic Fundamentals. *COMSATS Journal of Islamic Finance*, 2(2), 01–18. <https://doi.org/10.26652/cjif.2201721>
- Taufik, W. (2024). *Implementasi zakat produktif untuk pemberdayaan masyarakat di BAZNAS Provinsi Jawa Barat menurut fikih dan peraturan-undangan di Indonesia*. Universitas Islam Negeri Sunan Gunung Djati Bandung.
- Tom R. Tyler. (1990). Why People Obey the Law. In *Princeton university press*.
- Tyler, T. R. (1997). Procedural Fairness and Compliance with the Law. *Swiss Journal of Economics and Statistics*, 133. <https://doi.org/10.2307/3650875>
- Wawancara dengan Dewan Pengawas Syariah LAZ Dompot Dhuafa. (n.d.).
- wawancara dengan informan BAZNAS dan LAZNAS. (n.d.).
- Widiastuti, T., & Rosyidi, S. (2015). Model Pendayagunaan Zakat Produktif Oleh Lembaga Zakat Dalam Meningkatkan Pendapatan Mustahiq. *Jurnal Ekonomi Dan Bisnis Islam (JEBIS)*, 1(1). <https://e-journal.unair.ac.id/JEBIS/article/view/1424/1118>

Yumna, A., & Clarke, M. (2019). Examining the Outreach of Islamic Charity Based Microfinance Programmes: Empirical Evidence From Indonesia. *Journal of Islamic Monetary Economics and Finance*, 5(4). <https://doi.org/10.21098/jimf.v5i4.1111>

This page has been intentionally left blank