Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2527 - 6344 (Printed), ISSN: 2580 - 5800 (Online)
Accredited No. 204/E/KPT/2022
DOI: https://doi.org/10.30651/jms.v11i4.31893
Volume 11, No. 3, 2026 (726 - 737)
Received 02 Jun 2026, Accepted 22 Jun 2026, Published Online: 14 Jul 2026

RECONSTRUCTING THE ROLE OF ISLAMIC SOCIAL FINANCE INSTITUTIONS IN THE REGIONAL SOCIAL PROTECTION ARCHITECTURE: A STRUCTURAL CRITIQUE OF REGULATORY FRAGMENTATION AND AN INTEGRATED MAQASID-BASED MODEL IN BENGKULU PROVINCE

Syafitri Angraini
Universitas Islam Negeri Fatmawati Sukarno Bengkulu
syafitriangraini6@gmail.com

Abstract

Islamic Social Financial Institutions (LKSI), which encompass Zakat, Infaq, Sedekah, and Waqf (ZISWAF), have enormous potential to support social welfare and poverty alleviation. However, in Indonesia, particularly in Bengkulu Province, the integration of LKSI into the regional social protection system remains suboptimal. This condition is primarily caused by regulatory fragmentation, institutional dualism, and the dominance of charitable approaches, thus limiting the systemic impact of LKSI in addressing socio-economic inequality. This study uses a qualitative approach with a normative-juridical and conceptual design supported by a critical-structural perspective. Data were collected through literature and documentation studies covering the legal framework, policy documents, and various relevant academic sources. The analysis focused on identifying regulatory fragmentation, institutional challenges, and the potential for LKSI integration within the regional social protection framework, using the maqashid sharia as an analytical tool. The research findings indicate that LKSI in Bengkulu have not been systematically integrated into the regional social protection architecture. Regulatory fragmentation and weak inter-institutional coordination have led to overlapping programs, inefficiency, and limited policy impact. In addition, the implementation of LKSI is still dominated by consumptive and short-term assistance programs, so it has not provided a significant contribution to sustainable economic empowerment. From the perspective of maqashid sharia, current practices have not fully realized the comprehensive social welfare goals, especially in the aspects of property protection (*hifz al-mal)*, life protection (*hifz al-nafs)*, This study proposes an integrative model based on maqashid sharia that emphasizes regulatory harmonization, institutional collaboration, program transformation towards productive empowerment, and the development of an integrated data system. This model is

expected to strengthen the role of LKSI as a strategic component in the regional social protection system, so that it can contribute to the realization of a more inclusive, adaptive, and sustainable welfare system.

1. Introduction

Protection social is the main pillar in development welfare that aims For reduce poverty, inequality and vulnerability social in a way systemic. In context Indonesia, system protection social Still dominated by the state approach through various programs such as help social security social, and subsidies. However Thus, the effectiveness approach the often face limitations in matter coverage, accuracy targets, and sustainability financing, especially at the level area. Condition This open room for integration source Power alternatives, including instrument finance social based religious that has legitimacy social strong, like institution finance social Islamic (LKSI). Lksi which includes Zakat, Infak, Sedekah, and Waqf (ZISWAF) is instrument distribution wealth that has a strong normative and historical basis in tradition Islam. In general theoretical, worksheet No only functioning as mechanism charismatic, but also as instrument transformation socio- economically capable create justice distributive and strengthening cohesion social. (Wahyudi et al., 2025) In literature economy Islam, zakat is seen as tool stabilization economy and poverty alleviation poverty, while waqf functioning as instrument investment social term supporting length provision service public like education, health, and infrastructure social.

In Indonesia, the potential economy from ziswaf is very large. The National Zakat Collection Agency (BAZNAS) estimates that national zakat potential reach hundreds trillion rupiah per year, but realization the collection Still Far from optimal (Hanifah et al., 2025) . Inequality between potential and realization This show existence problem structural in governance and integration lksi in system economy national and area. The same thing also happened in the sector waqf, where the assets extensive endowments Not yet fully productive and integrated with a development agenda social. Problems the main thing that comes to the fore is fragmentation LKSI regulations and institutions. Regulations related to zakat, waqf, and Islamic finance are spread in various laws and regulations undeveloped derivatives fully integrated in One framework policy protection comprehensive social. (M. Rahmawati & Yazid, 2025) fragmentation This cause overlapping overlap authority between institutions, weakness coordination, as well as No optimally program synergy between government regions and institutions lksi. As a result, the contribution lksi to system protection social Still nature partial and not yet capable give impact systemic.

At the level areas, such as province Bengkulu, problems This become the more complex. Bengkulu has sufficient zakat and waqf potential large, supported by the majority resident Muslims and networks institutional relative religiousness strong. However Thus, the integration of LKSI in policy protection social area Still limited, good from side regulations, institutions, and program design. This is cause opportunity optimization of LKSI as instrument alleviation poverty and empowerment economy local Not yet utilized in a way maximum. In framework theoretical approach *maqasid al- syari'ah* offer runway strong normative For reconstruct the role of LKSI in system protection social. Maqasid al- syari'ah emphasize on goals main sharia, namely protection towards religion (*hifz al- dīn)*, soul (*hifz al- nafs)*, reason (*hifz al- 'aql)*, offspring (*hifz al- nasl)*, and wealth (*hifz al- māl)*. (Abdullah & Fachrurrazy, 2022) fifth dimensions This own relevance direct with objective protection modern social, such as improvement welfare, protection to risk social, as well as strengthening capacity man.

Approach based maqasid allows transformation paradigm lksi from just instrument philanthropy become instrument strategic and sustainable development. In perspective this, zakat is not only viewed as help consumptive, but also as empowerment capital economy productive, while waqf can developed as source financing innovative For service public and protection social integration this is also in line with a development agenda sustainable *development goals (*SDGs)*,* especially in aspect alleviation poverty reduction inequality and development inclusive. A number of studies empirical show that integration of LKSI with policy public can increase effectiveness of protection programs social through synergy between source state and community power. (Wahyudi et al., 2025) However thus, some big study Still focused on the national level and not yet Lots explore dynamics at the level areas, especially in context analysis structural to regulations and institutions. Therefore that, research This make an effort For fill in gap the with do criticism structural to fragmentation regulations lksi as well as formulate an integrative model based maqāṣid in architecture protection social areas in the province Bengkulu. Approach This expected can give contribution theoretical in development economy Islam, at the same time contribution practical in formulation policy more public inclusive, adaptive, and sustainable at the community level area.

2. Literature review

2.1. Financial Institutions Islamic Social and Protection Social

Financial institutions Islamic Social (LKSI) is institutions that manage instrument finance sharia social such as zakat, infak, alms, and waqf (ZISWAF) for realize welfare society and reduce gap socio-economic. In perspective Islamic economics, LKSI does not only functioning as instrument philanthropy, but also as mechanism redistribution justice - oriented wealth social and empowerment society. Zakat functions as instrument distribution income and poverty alleviation poverty, whereas waqf own characteristics investment social

term length that can support provision service education, health, and social infrastructure.

strategic role of LKSI is increasing important in context protection modern social system protection social No only depends on state intervention, but also requires participation public through various instrument solidarity social. In context this, LKSI can functioning as complement system protection state social through provision help social, empowerment economy, and strengthening resilience public to risk social (Sukoco et al., 2026)

2.2. Regulatory Fragmentation and Dualism LKSI Institution

One of challenge main in optimization the role of LKSI is fragmentation regulations that cause management of zakat, waqf and protection social walk in a way separate. Regulation regarding zakat, waqf and guarantees social national develop in framework different laws so that Not yet form something system integrated policy. Conditions This cause weakness coordination inter-institutional as well as hinder synergy between government programs and institutions finance Islamic social

Apart from the problem regulation, dualism institutions also become obstacle in strengthening the role of LKSI. (Hartoyo, 2011) explain that zakat management in Indonesia involves two actors main, namely state- established institutions such as BAZNAS and other institutions philanthropy developing society in a way independent. The existence of two institutional models the often causes problem coordination, overlap program overlap, and differences orientation policy. (Hosen et al., 2022) confirm that strengthening the function of the zakat regulator requires mechanism capable coordination synergize various institutions for distribution help become more effective and precise target. Absence integrated data systems also lead to low effectiveness of targeting recipients benefits. As a result, assistance social potential experience duplication, while a truly group need precisely No covered by the aid program.

2.3. Transformation of LKSI from Approach Charitable to Productive

Literature contemporary Islamic economics show existence shift paradigm from approach charitable going to approach empowerment productive. During This part big zakat program still assistance - oriented purposeful consumerism fulfil need term short mustahik. Although important in condition emergency, approach the Not yet capable finish root problem poverty in a way sustainable. According to Rahmawati and Yazid (2025), the implementation of ZISWAF which is oriented towards maqāṣid al- syarī' ah must directed at development economy people through activity productive. Zakat funds can used as business capital micro, financing entrepreneurship, and strengthening capacity economy society. Meanwhile that, waqf can developed as instrument financing supportive social development facility education, health, and empowerment economy. The zakat and waqf integration model developed

by Muhammad and Afifi (2025) shows that synergy second instrument the capable create impact more socio - economic sustainable compared to approach help consumptive solely.

2.4. Digitalization and Data Integration in LKSI Management

Digital transformation is one of the need urge in management finance Islamic social. Digitalization allows improvement efficiency fundraising, transparency management, as well as accuracy distribution assistance. Rahmawati and Ismail (2025) explain that readiness digital regulation becomes factor important in support transformation of zakat and waqf governance in the modern era. In addition, integration system information between zakat institutions, institutions endowments and government can increase recipient database quality benefits. Integrated data system allows identification group prone to in a way more accurate, reduce potential overlapping overlap assistance, as well as strengthen program monitoring and evaluation mechanisms. Wahyudi et al. (2025) also emphasized that digital integration of zakat and waqf own contribution important in support achievement objective development sustainable development (SDGs), especially in aspect alleviation poverty and reduction inequality social.

2.4. Maqāṣid al- Sharī' ah as Framework Reconstruction of LKSI

Maqāṣid al- syarī' ah is theory that explains objective main Islamic law in realize welfare man. According to Abdullah and Fachrurrazy (2022), maqāṣid al- syarī' ah covers protection towards religion (ḥifẓ al- dīn), soul (ḥifẓ al- nafs), reason (ḥifẓ al- ' aql), offspring (ḥifẓ al- nasl), and wealth (ḥifẓ al- māl). In context finance Islamic social, maqāṣid No only functioning as runway normative, but also as instrument evaluation policy. Zulkiflil (2025) explains that approach maqāṣid allows management of zakat and waqf directed at achievement sustainable well- being, not just fulfillment need term short. Through perspective maqāṣid, reconstruction the role of LKSI must be directed at strengthening protection treasure through empowerment economy productive, protection soul through support health and security social, protection reason through development education, as well as strengthening resilience family and life religious. With Thus, the integration of LKSI in system protection social area No only own legitimacy normative, but also relevance practical in development inclusive and sustainable well- being.

2.5. Framework Conceptual Study

Study This leave from assumptions that fragmentation regulation, dualism institutional, domination approach charitable, and weak data integration is factors that cause Not yet optimally the role of LKSI in system protection social area. Therefore that, a reconstruction model is needed based maqāṣid al - syarī'ah which emphasizes harmonization regulation, integration institutional, transformation of productive programs, and strengthening integrated digital data

system. The model expected capable strengthen LKSI's contribution in realize system protection more social inclusive, adaptive, and sustainable.

2 Research methods

Study This use approach qualitative with pattern normative-juridical and conceptual For study reconstruction the role of financial institutions Islamic Social (LKSI) in architecture protection social area. Approach This chosen Because focus study No only lies in the phenomenon empirical, but also in analysis to structure regulations, institutions, and integrative model formulation based *maqasid al-syari'ah.* Approach qualitative allows researchers For understand in a way deep connection between legal norms and policies public, and practice institutional in context protection social. In framework normative-juridical, research This examine various related regulations with management of zakat, waqf, and policy protection social good at the level national and area. Analysis done For identify level synchronization between regulation, potential fragmentation law, as well as the implications to effectiveness implementation lksi in system protection social approach this is also used For study suitability between applicable legal norms with principles justice social in economy Islam. (R. Rahmawati & Ismail, 2025)

In addition, the approach conceptual used For formulate an integrative model based *maqasid al- syari'ah* as framework theoretical in study this. Concept maqasid understood as objective main Sharia that is oriented towards the welfare humans, which includes protection regarding religion, soul, mind, lineage and property. In context this, *maqasid* No only functioning as runway normative, but also as tool analysis For evaluate to what extent the policy protection social and management lksi has reflect principle justice, sustainability, and well-being social. (Zulkiflil, 2025) **.** Research this also adopts perspective critical-structural For identify problem fundamental in governance lksi, especially related fragmentation regulation and dualism institutional approach This allows researchers For reveal relation power, overlapping overlap policies, as well as asynchrony between government central and regional in management finance social Islam. With Thus, research No only nature descriptive, but also provides criticism to existing structures at a time offer further reconstruction integrative. Data sources used in study This fully originate from secondary data obtained through studies bibliography. The data covers material primary law in the form of regulation legislation related to zakat, waqf, and systems protection social, as well as policy relevant areas in Bengkulu Province. In addition, the materials law secondary in the form of journal scientific, books text and reports institution official used For strengthen analysis theoretical and empirical. Tertiary materials like encyclopedias and documents supporters other participate used as complement For enrich understanding conceptual. Use of secondary data in study This allows comprehensive analysis to phenomenon normative and policy public without limitations space and time study field. Data collection was carried out through studies documentation and studies literature.

Documentation study used For identify and analyze various document related laws and policies with Action and protection social. Meanwhile that, study literature done For examine various study previously as well as relevant theories, especially those related to with maqasid al- syari'ah and integration finance social Islam. Approach This allows researchers For build framework comprehensive and development - based analysis latest in literature academic. (Muh. Taufiq Al Hidayah, 2017)

Data analysis was performed in a way qualitative through the process of data reduction, data presentation, and data extraction conclusion. Data reduction is carried out with sorting relevant information with focus research, especially that related to with structure regulations, institutions lksi, and system protection social. Data that has been reduced Then served in form narrative analytical For make it easier mapping problems and identification gap policy. Stage end in the form of withdrawal conclusion done with integrate findings empirical and analytical conceptual For formulate a reconstruction model based maqasid. In this process, maqāṣid is also used as instrument evaluation normative For evaluate to what extent existing policies has reflect principle welfare and justice social. (Fadilah & Zen, 2024)

Study This focusing on Bengkulu Province as focus study with consideration that this area own potential finance sufficient Islamic social big, but Not yet integrated optimally in system protection social region. In addition, Bengkulu also represents challenge common problems faced area in manage fragmentation regulations and institutions lksi. With Thus, the results study This expected No only relevant in a way local, but also has more implications wide in development policy protection social based finance social Islam in Indonesia. For guard data validity, research This use technique triangulation source with compare various reference from regulations, journals scientific, and reports institutional. In addition, the analysis comparative between literature is also done For ensure consistency and depth interpretation. Approach *maqasid* as framework theoretical main participate functioning as tool validation normative in evaluate relevance and sustainability of the proposed model. (Misno, 2021)

3 Results and Discussion

Research result This show that construction the role of financial institutions Islamic Social (LKSI) in architecture protection social areas in Bengkulu Province still is at in stage embryonic and not yet integrated in a way systemic. Although in a way normative lksi own potential big in support redistribution welfare and poverty alleviation poverty, its implementation at the level area Still dominated by the approach fragmented sectoral. This is show existence gap between potential normative and reality institutional (Sukoco et al., 2026) which is necessary reconstructed through a more approach integrative and based mark maqasid al-syari'ah. Findings study indicates that one of obstacle main in optimization role lksi is fragmentation regulations that are structural. Regulation related to zakat, waqf,

and protection social spread in various instrument laws that do not integrated in One framework comprehensive policy. Law about zakat, waqf, and system guarantee social national walk in a relative domain separated without existence mechanism strong coordination.

At the level regions, especially in the provinces Bengkulu, conditions This aggravated with absence regulations derivatives that are explicit arrange integration lksi to in system protection social regional government area tend look at lksi as non- governmental entities that exist outside the system policy public, so that No become part from planning strategic development social. As a result, there is gap between formal policies and practices social developments in society. Regulatory fragmentation This No only impact on aspects administrative, but also on effectiveness distribution source power. Disintegration policy cause occurrence duplication of aid programs, inefficiency budget, as well as weakness accountability. In addition, no existence standard Integrated operations also complicate the monitoring and evaluation process. to performance lksi in support protection social. (Azzam et al., 2025)

Besides fragmentation regulation, research this also found existence dualism weakening institutions role lksi. In one side, there is formal institutions such as the National Zakat Collection Agency (Baznas) which has legitimacy law from the country. (Hartoyo, 2011) On the other hand, there are various institution philanthropy growing Islam in a way independent in society. Dualism This create condition disintegration institutional, where each institution operate the program in a way autonomous without adequate coordination. This cause No existence harmony in planning, implementation, and program evaluation. In context Bengkulu, conditions This seen from various assistance programs social based on zakat which is not connected with government programs area, so that No give optimal impact in terms of systemic. (Hosen et al., 2022) More continue, weak coordination between institutions also have an impact on low effectiveness of targeting recipients benefits. Without integrated data system, difficult For ensure that assistance provided truly appropriate targets and not overlapping overlap with other programs. Conditions This show that problem institutional No only nature administrative, but also concerns effectiveness policy public in a way overall.

research results also show that implementation LKS in Bengkulu Still dominated by the approach charitable in nature consumptive. The programs being implemented generally in the form of help direct to mustahik in cash form or need principal. Although approach This important in situation emergency, but in term long No capable create independence economy community. Approach charitable This show that lksi Not yet fully transform become instrument productive development. In fact, in draft economy Islam, zakat and waqf own potential For developed as instrument empowerment economy through financing business micro, development sector productive, as well as provision service public based waqf.

Limitations this is also influenced by the lack of capacity institutional in manage funds effectively productive, as well as Not yet existence support regulations that encourage innovation in management finance social Islam. With Thus, it is necessary change paradigm from approach charitable going to approach more empowerment sustainable.

In perspective maqasid al- syari'ah, findings study show that implementation LKS in Bengkulu Not yet fully fulfil principles comprehensive welfare. Principle *hifz al- māl* (protection) property) not yet achieved optimally because fund management is still nature consumptive and not yet directed at investment productive social principles *hifz al- nafs* (protection) soul) also not yet integrated in a way systemic in health programs based on LKSI. Meanwhile that, the principle *hifz al -' aql* (protection) reason) which is related with education Still Not yet become priority main in distribution of zakat and waqf funds.[5] In addition, the principle *hifz al- nasl* (protection) descendants) and *hifz al- dīn* (religious protection) also not yet integrated in a way strategic in policy protection social area. This is show that implementation Iksi Still is at a limited operational level and has not yet reach a strategic level that is capable support development sustainable approach maqāṣid in study This functioning No only as tool evaluation, but also as base For formulate a more detailed reconstruction model integrative. With refers to maqāṣid, Iksi can directed For play a role as instrument development that is not only fulfil need term short, but also creating welfare term long.

Based on findings research, reconstruction role Iksi in architecture protection social area need approach integrative based maqasid al- syari'ah. Integrative model This covers a number of dimensions strategic. Regulatory integration become step the crucial beginning, namely with do harmonization between policy centers and regions that accommodate role Iksi in system protection social. Government area need compile regulations which in a way explicit arrange synergy between Iction and protection programs social. Institutional integration is also becoming element important, which can realized through the establishment of a multi-stakeholder coordination forum involving government, zakat institutions, institutions endowments, as well as organization community. This forum functioning as a platform for align programs, share data, and improve effectiveness policy. Transformation of the program from approach charitable going to approach productive be the core of the integrative model This is zakat and waqf funds need directed For support activity economy productive, such as financing business micro, training skills, as well as development infrastructure social based endowment. Strengthening data systems and digitalization also become factor key in support integration. System integrated information between Iksi and government will increase accuracy distribution help as well as reduce potential program duplication.

In a way theoretical, research This confirm that maqasid al- syari'ah own strong relevance in analysis policy public, in particular in context protection social approach This capable bridge between values normative Islam and needs modern development based on sustainability and inclusivity. In general policy, results study This give implications important for government area For integrate lksi to in system protection social in a way more systemic. Without strong integration, potential large owned by finance social Islam will Keep going is at in suboptimal and non-optimal conditions capable give impact significant to welfare society. With Thus, reconstruction role lksi based maqasid No only become need academic, but also a strategic agenda in development social at the level areas, especially in Bengkulu Province.

4. Conclusion and Suggestions

Study This confirm that reconstruction the role of financial institutions Islamic Social (LKSI) in architecture protection social areas, especially in Bengkulu Province, are need urgent that is not only nature technocratic, but also structural and paradigmatic. The findings study show that although lksi own great potential in support redistribution welfare and poverty alleviation poverty, role the Not yet actualized optimally as a result existence fragmentation regulation, disintegration institutional, as well as weakness integration policy between government regions and institutions manager finance Islamic social. The regulatory fragmentation that occurred reflect Not yet existence design holistic policy in integrating zakat, waqf, and instruments protection social other to in One framework integrated system. Regulations that are sectoral and partial cause occurrence overlapping overlap authority, program inefficiency, and limitations in create impact sustainable social development. At the community level area, condition This exacerbated by not yet existence regulations derivatives that are explicit accommodate role lksi in system protection social area, so that LKSI tends to operating outside system policy formal public. In addition, dualism institutional between formal institutions and institutions philanthropy public show existence problem coordination that has not been resolved. Absence mechanism effective integration causes programs to run walk in a way separate, without existence synergy that is capable strengthen impact collective. This is indicates that problem main No only lies in the limitations source power, but also on design institutions and governance that are not yet optimal.

From the side implementation, domination approach charitable in LKSI management shows that orientation policy Still focused on fulfillment need term short, not on transformation sustainable socio - economic approach this, although important in condition certain, no Enough For overcome root problem poverty and inequality. Therefore that, is necessary shift paradigm going to approach empowerment that emphasizes strengthening capacity economy community, development sector productive, as well as creation independence social. In perspective maqasid al- syari'ah, research This find that implementation lksi Not

yet fully reflect goals main Sharia that is oriented towards universal welfare. The principles like protection wealth, soul, mind, lineage, and religion not yet integrated in a way systemic in design policies and programs. This show that maqāṣid Still more Lots understood as draft normative than as framework operational in policy public. As response to various problem said, research This offers an integrative model based maqāṣid al- shari'ah as approach alternative in reconstruct the role of LKSI in system protection social area. This model emphasize importance harmonization regulation, strengthening coordination institutional, program transformation to direction empowerment economy productive, as well as development integrated data system. This integration No only aim For increase effectiveness policy, but also for create system protection more social inclusive, adaptive, and sustainable.

Study This give contribution theoretical with confirm that maqāṣid al- shari'ah own strong relevance as framework analysis in policy public contemporary approach maqasid allows integration between values normative Islam with principles modern development, so that can produce a policy model that is not only effective in a way technical, but also fair in a way substantive. In terms of practical implications from study This demand existence more commitment strong from government area For integrate LKSI into in planning and implementation policy protection social. This is can done through compilation more regulations inclusive, strengthening capacity institutional, as well as development mechanism collaboration cross sector. Without existence steps strategic said, the potential the large amount owned by LKSI will still is at in latent and non-latent conditions capable give contribution maximum to development social. Finally, reconstruction role of LKSI based on maqasid al- syari'ah No only is an academic agenda, but it is also need strategic in realize system protection social justice and sustainability. In context province Bengkulu, approach This expected can become an alternative model that is not only relevant in a way local, but also can replicated in other areas in frame strengthen system welfare social national in a way overall.

5. Bibliography

Abdullah, MW, & Fachrurrazy, M. (2022). *The Concept of Maqashid As Syariah in Islamic Banking. 7* (2).

Azzam, R., Afif, A., Esaputra, AB, & Ahmadi, MA (2025). *Determinants of Islamic Financial Institutions on Poverty Reduction: A Systematic Review. 8* (July), 184–203.

Fadilah, N., & Zen, M. (2024). *The Urgency of Zakat and Waqf in Contemporary Sharia Economic Development. 1* (2), 191–217. https://doi.org/10.70742/arlash.v1i2.104

Hanifah, D., Tusabih, MH, & Setiawan, I. (2025). *Fiqh of Islamic social financial institutions 1. 56,* 1281–1286.

Hartoyo. (2011). *INTEGRATION MODEL OF ZAKAT MANAGEMENT BETWEEN THE*

STATE AND CIVIL SOCIETY. 20 (2), 57–67.
Hosen, M.N., Wahab, A., Larasati, D., Hidayah, N., Mutiara, T., & Indonesia, J. (2022). *Strengthening the Function of BAZNAS as Zakat Regulator: Legal Draft Proposal and Its Public. 10* (1), 117–138. https://doi.org/10.15408/jch.v10i1.24448
Misno, A. (2021). *Development of a Qualitative Data Analysis Model for Sharia Economic Research Using Maqashid Sharia. 4* (1), 72–87.
Muh. Taufiq Al Hidayah, ZAK (2017). *Literature Study of Waqf Research. 1.*
Muhammad, AA, & Afifi, AA (2025). *A Complementary Zakat – Waqf Integrated Model for Sustainable Economic Empowerment Programs. 6,* 183–190.
Rahmawati, M., & Yazid, M. (2025). *Implementation of Zizwaf in the Development of the Community's Economy Through the Principles of Maqashid Sharia*. 41–52.
Rahmawati, R., & Ismail, H. (2025). *Analysis of Zakat and Waqf Regulation Readiness in Facing Digital Transformation from a Fiqh and Public Policy Perspective. 6* (1).
Sukoco, H., Begum, A., Malikussaleh, U., Malikussaleh, U., Nahdlatul, U., Purwokerto, U., & Info, A. (2026). *INTEGRATING ISLAMIC SOCIAL FINANCE (ZAKAT, WAQF, SADAQAH) WITH THE SUSTAINABLE DEVELOPMENT GOALS (SDGs) IN DEVELOPING NATIONS. 4* (1), 41–52.
Wahyudi, FS, Setiawan, MA, & Haseena, S. (2025). *The Potential of Digital-Based Zakat & Waqf Integration to Achieve Sustainable Development Goals (SDGs): A Maqashid Syariah Perspective. 1* (3), 235–242.
Zulkiflil. (2025). *Cash Waqf A Perspective On The Maqashid Syariah Of Jasser'auda: An Epistymological Study. 04* (02).