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PHILOSOPHICAL VALUES OF ISLAMIC PHILANTHROPY IN STRENGTHENING WELFARE : A CASE STUDY OF ZAKAT MANAGEMENT AT BAZNAS

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Abstract :

Islamic philanthropy plays a strategic role in supporting social welfare and poverty alleviation through the instrument of zakat, which is based on philosophical values. However, the implementation of these values often varies between institutions, thus requiring an in-depth study in a local context. This research aims to analyze the application of the philosophical values of Islamic philanthropy, including justice, trustworthiness, brotherhood, balance, and public interest, as well as the role of zakat in improving the welfare of mustahik at BAZNAS Pariaman city. The method used is a qualitative approach with a case study design through observation, in-depth interviews, and documentation. The results show that BAZNAS Kota Pariaman not only applies professional governance through mustahik verification, routine audits, and the utilization of various fundraising channels, but also emphasizes spiritual values in the development of mustahik and public services. The discussion reveals that philanthropic practices in this institution are in line with previous research emphasizing the importance of integrating the values of justice, trustworthiness, and public interest in the effectiveness of zakat programs. In conclusion, BAZNAS Pariaman city has successfully implemented the philosophical values of Islamic philanthropy comprehensively, thereby providing material and spiritual impacts for beneficiaries and strengthening public trust.

Keywords : *Islamic Philanthropy, Zakat, Philosophical Values, BAZNAS.*

INTRODUCTION

Islamic philanthropy is one of the main pillars in the Islamic economic system, aimed at creating social justice, economic equality, and strengthening public welfare (Mustofa, 2021). Instruments such as zakat, infak, and sadaqah not only function as forms of individual worship but also as social mechanisms that connect the surplus wealth of the capable with the needs of less fortunate groups (Sanusi, 2023). In the context of modern economic development, the role of Islamic philanthropy has become increasingly strategic as it can bridge social gaps that cannot be fully addressed by government policies (Akbar & Athoillah, 2021). Therefore, it is important to understand how the philosophical values

contained within it serve as both the foundation and driving force in contemporary philanthropic practices. The direction of Sharia-based economic development cannot be separated from the contributions of philanthropic institutions that professionally fulfill the trust of the community (Hayati & Soemitra, 2022).

In the concept of Islamic economics, welfare is not only measured by the fulfillment of material aspects but also encompasses the spiritual dimension that shapes the harmony of human life (Alfiyanti et al, 2022). Islam views poverty as a condition that needs to be addressed because it has the potential to weaken the social and spiritual resilience of the community (Faruq et al, 2024). With this philosophy, zakat emerges as an instrument designed to empower individuals and communities to achieve a decent life (Widiastuti et al., 2022). These two instruments carry the mission of upholding the values of justice, reducing inequality, and strengthening social solidarity. Proper implementation can create a balance between individual rights and social rights, thereby reflecting the fundamental values of Islamic economics (Choirudin & Iqbal, 2025).

Philosophical values such as justice (*al-'adl*), trustworthiness (*amanah*), brotherhood (*ukhuwah*), public interest (*maslahah*), and balance (*tawazun*) serve as the ethical foundation that strengthens Islamic philanthropic practices (Yulianti et al, 2022). Justice ensures that wealth distribution is carried out proportionally and accurately, while trustworthiness requires professionalism in managing public funds (Surizkika, 2024). The values of brotherhood and solidarity promote social togetherness, which becomes an important asset in building a strong society (Hendar & Ruhaeni, 2023). In addition, the principle of *maslahah* emphasizes that every program and policy must deliver tangible benefits to the community. These values become the spirit behind the practice of zakat, making it not just a religious ritual, but also a strategy for sustainable social development (Abrori & Kharis, 2022).

The practical context of Islamic philanthropy in Indonesia shows that zakat management institutions play a significant role in enhancing community welfare (Mellyan & Inayatillah, 2022). BAZNAS, as the official state institution, exists to ensure that zakat, infaq, sadaqah, and waqf funds are managed professionally, transparently, and in accordance with Sharia (Azizah & Nafi'ah, 2022). Various policies and regulations also support the optimization of Islamic philanthropy management to provide increasingly broad economic impacts (Siti Ahsanul Haq & Ita Rodiah, 2023). Digital transformation and multi-party collaboration also help to improve the effectiveness of social fund collection and distribution. With the increasing intensity of Islamic philanthropic activities, there arises a need to examine how the implementation of philosophical values is realized at each stage of fund management (Ratna et al, 2022).

BAZNAS Kota Pariaman serves as an example of an institution actively performing Islamic philanthropic functions through various empowerment and social assistance programs (Fachrezi, 2021). This institution has a clear and systematic structure, with specific departments for fundraising as well as the

distribution and empowerment of mustahik (Adinda et al, 2024). Programs such as Pariaman Makmur, Pariaman Cerdas, Pariaman Sehat, and Pariaman Peduli demonstrate a commitment to comprehensively improving community welfare (Saidah et al, 2023). The fund management process is carried out through verification mechanisms, plenary meetings, and internal and external audits, reflecting the values of trust and accountability. The presence of MSME empowerment programs, scholarships, and health assistance also highlights the strategic role of this institution in enhancing the well-being of the local community (Ali, 2023).

Year	Zakat Program	Number of Beneficiaries	Form of Assistance	Total Funds
2023	Pariaman Makmur	462 mustahik	Productive economic assistance / business capital	Not mentioned
2025	Pariaman Makmur	249 mustahik	Business assistance of IDR 1,000,000 per person	Rp249.000.000
2025	Pariaman Sehat	26 mustahik	Medical assistance of IDR 500,000-2,000,000	±Rp26.000.000
2025	Program gabungan Makmur & Sehat	275 mustahik	Economic and health assistance	Rp275.000.000
2025	Zakat Fitrah ASN	497 mustahik	Zakat fitrah assistance for the poor	Rp142.050.000
2025	Pariaman Taqwa	1.055 mustahik	Assistance for imam, khatib, bilal, garin, labay	Rp263.750.000

In addition to carrying out administrative mandates, BAZNAS of Pariaman City also implements Islamic philosophical values in its various activities (Saputri, 2024). Zakat distribution is carried out based on fairness principles to the eight categories of recipients, ensuring that assistance is given proportionally and effectively (Putri & Sirozi, 2024). Guidance for mustahik (zakat recipients) is conducted regularly as a form of strengthening brotherhood and social solidarity among community members (Kharima et al, 2021). The value of balance is reflected in programs that not only focus on economic aspects but also pay attention to the spiritual development of beneficiaries. Trustworthy and transparent management is an important part of maintaining public confidence in the institution. Thus, philosophical values are not merely theoretical guidelines but truly come to life in the daily practice of the institution.

The tangible impact of BAZNAS Pariaman City's philanthropic programs can be seen from the testimonials of mustahik who have experienced an improvement in their well-being, both economically and spiritually (Aprilia

et al, 2025). Several business beneficiaries admitted to feeling more empowered after receiving capital, while scholarship recipients felt relief in their family's financial burden as well as an increase in their motivation to study (Miladi & Noviyanti, 2022). Health assistance also provides an opportunity for underprivileged families to access proper healthcare services (Budiman et al, 2023). In addition to material benefits, many mustahik mentioned that BAZNAS programs strengthen solidarity, care, and social bonds among residents. This shows that Islamic philanthropic practices not only bring economic benefits but also build collective spirituality within the community.

As a scientific foundation, several previous studies have examined Islamic philanthropy from various perspectives. Research by Mursal (2024) shows that the regulation of Islamic philanthropy in Indonesia still faces challenges in terms of regulation and governance, despite having great potential to strengthen social welfare. Meanwhile, Heny (2025) found that zakat has a significant contribution to poverty alleviation if managed systematically and appropriately targeted. Other studies highlight the optimization of zakat utilization to address emergencies and crises. Sari (2025) explain that zakat can be a strategic instrument for pandemic mitigation with an approach based on values of justice and public benefit. On the other hand, Putri (2025) emphasizes that zakat, as Islamic philanthropy, has great potential for empowering the community's economy if managed professionally and with a productive orientation.

Although various studies have discussed Islamic philanthropy, there is still a research gap regarding how philosophical values such as justice, trustworthiness, brotherhood, public interest, and balance are concretely implemented in the practice of zakat institutions at the regional level. Existing research generally focuses on the technical aspects of zakat management, distribution effectiveness, or empowerment models, but few have examined the integration of philosophical values with operational practices in depth. Therefore, this study is necessary to observe how these fundamental Islamic economic values are present and realized in the processes of collection, distribution, and empowerment of beneficiaries at BAZNAS Pariaman City.

The aim of this study is to analyze the application of Islamic philanthropic philosophical values and the role of zakat instruments in improving welfare and alleviating poverty in the context of BAZNAS in Pariaman City. This study is also expected to provide theoretical benefits in the form of strengthening philosophical studies in Islamic philanthropy, as well as practical benefits for zakat management institutions in improving governance quality based on sharia values. Through this comprehensive understanding, the research is expected to serve as a reference for developing a more effective, fair, and empowerment-oriented Islamic philanthropy model.

RESEARCH METHOD

Type and Approach of Research

This study uses a qualitative approach with a case study research type.

This approach is chosen because it allows the researcher to gain an in-depth understanding of the implementation of Islamic philanthropic philosophical values in the context of BAZNAS Kota Pariaman. Case studies are used to explore phenomena holistically through the collection of diverse data, including observations, interviews, and documents. The qualitative approach also provides space for the researcher to interpret and understand the meaning, values, and practices that develop in the field. Through this approach, the study aims to explore the relationship between philosophical concepts and the realities of Islamic philanthropic practices more comprehensively.

Location and Research Subjects

This research was conducted at BAZNAS Pariaman City as an institution managing zakat, infaq, and sadaqah, which became the focus of the case study. The research subjects consisted of BAZNAS administrators or leaders, program staff, and mustahik beneficiaries from various programs such as Pariaman Makmur, Pariaman Cerdas, Pariaman Sehat, and Pariaman Peduli. In addition, religious figures or academics were also involved as supporting informants to obtain philosophical and theological perspectives related to Islamic philanthropy. The selection of subjects was carried out purposively, that is, chosen based on the relevance of their knowledge and involvement in the practice of Islamic philanthropy. Thus, the data obtained reflect the experiences and understanding of actors directly involved in philanthropic activities.

Data Collection Techniques

The main data collection techniques in this study include observation, in-depth interviews, and documentation studies. Observation is conducted to obtain a real picture of the mechanisms of collecting, distributing, and empowering mustahik (zakat recipients), including the philosophical values evident in field practices. In-depth interviews are conducted with key informants using open-ended questions to allow the researcher to explore their perspectives, experiences, and interpretations thoroughly. Meanwhile, documentation studies involve analyzing financial reports, program publications, regulations, and relevant internal documents of BAZNAS related to Islamic philanthropy and zakat management values. These three techniques are used triangulatively to strengthen the validity of the research data.

Data Analysis Techniques

The data were analyzed using the qualitative analysis model of Miles and Huberman, which consists of data reduction, data presentation, and drawing conclusions. In the data reduction stage, the researcher selects, classifies, and focuses the information according to themes such as philosophical values, management mechanisms, and program impacts. Data presentation is done in the form of descriptive narratives that illustrate the main findings based on these categories. Subsequently, preliminary conclusions are tested through a verification process by comparing data from various sources to ensure consistency. This analysis provides a systematic structure for understanding the relationship between philosophical values and Islamic philanthropy practices at BAZNAS in Pariaman City.

Data Validity Test

The validity of the data is tested through source triangulation, method triangulation, and member checking. Source triangulation is conducted by comparing information from leaders, staff, mustahik (recipients of zakat), and religious figures to ensure the consistency of findings. Method triangulation involves combining observations, interviews, and documentation so that the data obtained reinforce each other. Member checking is done by asking informants to confirm the research findings or the researcher's interpretations to ensure there is no distortion of meaning. By applying this validity test, the data used in the study has a high level of credibility and reliability. This method ensures that the research results genuinely reflect reality and are not merely the subjective perceptions of the researcher.

RESULTS AND DISCUSSION

Results

The results of the study indicate that BAZNAS of Pariaman City has an organized institutional structure and is capable of carrying out Islamic philanthropic functions systematically. Through observation, it was found that this institution has two main areas, namely collection and distribution and empowerment. The programs implemented cover the economic, educational, social, health, and religious sectors through the programs Pariaman Makmur, Pariaman Cerdas, Pariaman Sehat, Pariaman Taqwa, and Pariaman Peduli. Collection methods are done through conventional channels, digital channels, as well as collaboration with government and private institutions, including the establishment of UPZ in various institutions. These observational findings show that the implementation of zakat-based philanthropy has been integrated with modern, transparent, and accountable management, strengthened by audits and routine activity publications.

From a philosophical aspect, observations confirm that the core values of Islamic philanthropy such as justice (*al-'adl*), trustworthiness (*amanah*), brotherhood (*ukhuwah*), and public interest (*maslahah*) are embodied in various management mechanisms. Zakat distribution is carried out based on the eight asnaf, ensuring targeted disbursement. Periodic development activities for mustahik demonstrate the strong values of brotherhood and solidarity maintained by the institution. In addition, BAZNAS of Pariaman City also integrates spiritual and material aspects in its programs as a form of implementing the value of balance (*tawazun*). This aligns with observational findings that state the programs not only improve the welfare of recipients but also strengthen their religious awareness and spirituality. These findings show consistency between the philosophical values upheld and the practices on the ground.

An interview with the leadership of BAZNAS revealed that this institution explicitly adheres to the core Islamic values derived from the Qur'an and Hadith. The informant (P1) stated, "*Core values remain a guide in implementing philanthropic programs. They are explained in the Qur'an and Hadith,*

such as *At-Taubah 60 and At-Taubah 103.*" The leadership also explained that welfare is understood as the ideal condition for Muslims, as emphasized, *"Islam teaches that Muslims must be wealthy and should not be poor."* The philosophy of zakat is applied as a means to improve welfare and reduce poverty through professional management. The institution's strategy for ensuring justice is realized through the appointment of competent *amil* and *nazhir*, as well as ongoing evaluation through internal and external audits. These findings confirm that the philosophy of Islamic philanthropy is not only a theoretical foundation but also serves as an operational reference for the institution.

Other findings were obtained through interviews with program implementation staff. One informant (S1) stated that empowerment programs such as the *Pariaman Cerdas* scholarship and the *Pariaman Makmur* business capital assistance are carried out with strict verification processes and field surveys. He explained, *"The identification of mustahik begins with verification and field surveys, then for monitoring the results of assistance, regular monitoring and evaluation are conducted."* Staff also emphasized the importance of trustworthiness and compassion in service, as he said, *"Serving muzakki and mustahik wholeheartedly and carrying out duties sincerely."* In addition, the staff revealed that there is regular training from BAZNAS RI to strengthen the understanding of Islamic values in managing social funds. This indicates that philanthropic practices at BAZNAS Pariaman are not only administrative but also emphasize moral and ethical dimensions.

Interviews with *mustahik* revealed the tangible impact of the BAZNAS program on improving welfare and strengthening social solidarity. A recipient of home renovation assistance (M1) said, *"It is very helpful because it makes children more comfortable, and this aid comes from zakat,"* highlighting both the material benefits and the spiritual understanding of the recipient. A scholarship recipient (M2) added, *"The assistance is quite helpful in easing our family's burden and makes me want to help others when I am able in the future."* Meanwhile, a health assistance recipient (M3) stated, *"This health assistance is very helpful because not everyone has money for medical treatment."* These findings show that Islamic philanthropy through BAZNAS in Pariaman City not only improves the economic conditions of *mustahik* families but also fosters empathy, a spirit of mutual help, and religious solidarity in the community. Thus, the philosophical value of Islamic philanthropy proves to have a comprehensive impact. Thus, the philosophical value of Islamic philanthropy has been proven to provide a comprehensive impact, both materially and spiritually.

Discussion

This study shows that BAZNAS of Pariaman City is able to implement the philosophical values of Islamic philanthropy in all aspects of managing zakat, *infaq*, and *sadaqah*. Observational findings reveal that the organizational structure, which separates the functions of collection and distribution, is a manifestation of the values of trustworthiness and accountability, as the importance of accountability in philanthropic institutions is emphasized in the

study by Makhrus (2014). This aligns with the principles of Islamic economics, which demand professional and transparent management of public funds, as highlighted in the study by Kulsum et al, (2025) regarding distributive justice in the governance of zakat and waqf. The use of a variety of collection methods, ranging from civil servant payrolls, QRIS, bank transfers, to the establishment of UPZ, also demonstrates the institution's responsiveness to technological developments, in line with the findings of Syaifulloh (2024), which describe the transformation of philanthropy. The use of various collection methods, ranging from ASN payrolls, QRIS, bank transfers, to the establishment of UPZ, also shows the institution's responsiveness to technological developments, in line with the findings of Faishal (2024) which describe the transformation of Islamic philanthropy in Indonesia.

The value of justice (*al-'adl*) is clearly reflected in the distribution mechanism carried out based on eight asnaf. The process of verifying mustahik through field surveys reinforces the principle of targeted accuracy, as emphasized by Suardi (2021) that justice is the main foundation in zakat practice from the perspective of Islamic law. The importance of aligning zakat distribution with community needs also aligns with Syaripudin & Bahri, (2022), who asserts that zakat effectively reduces inequality if distributed in a measured and proportional manner. In addition, the potential of zakat to support economic equality has been discussed by Agussalim (2022), who highlights the urgency of zakat as a justice-oriented empowerment instrument. Thus, BAZNAS Kota Pariaman has successfully translated the value of justice into a systematic distribution procedure.

The values of ukhuwah and social solidarity are evident in the regular guidance practices for mustahik. This practice shows that Islamic philanthropy is not only oriented towards the transfer of aid but also builds spiritual and social relationships, as explained by Sari & Maryani (2025) regarding the construction of social piety of Muslim generations through philanthropy. Testimonials from mustahik (M1, M2, M3) expressing a new sense of brotherhood that has grown from BAZNAS programs indicate the function of Islamic philanthropy as a reinforcement of social cohesion, in line with the findings of Miranda Febrianti et al., (2024) regarding philanthropy as transformative da'wah in addressing injustice. Furthermore, the role of philanthropy as a builder of solidarity networks is also reinforced by Fadhila et al, (2023), who shows how ZISWAF forms the foundation for strengthening a community-based economy.

The values of trustworthiness and responsibility are clearly reflected through the routine implementation of internal and external audits conducted by the institution. Findings from interviews with leadership (P1), who emphasized "regulatory safety, safety for the Unitary State of the Republic of Indonesia, and religious safety," align with Budiman et al., (2023)'s findings highlighting the importance of philanthropic morality within an axiological framework that ensures the institution operates with integrity. Additionally, the services of operational staff (S1), who stated that they work with "all their

heart,” confirm that moral trustworthiness truly becomes a work ethos, as emphasized by Hasanah et al, (2024), who stress that legality and accountability are decisive factors in public trust. This model of accountability is also reinforced by Kaulika (2023)'s study, which shows that the success of philanthropic programs heavily depends on the credibility of the managing institutions.

The balance value (*tawazun*) is evident in how BAZNAS Kota Pariaman combines material and spiritual aspects in its empowerment programs. The Pariaman Makmur and Pariaman Cerdas programs not only enhance the economic capacity of beneficiaries but also motivate them to help others, in line with the findings of Ritonga & Mawardi, (2025) on educational philanthropy fostering social piety. Religious leaders' view that philanthropy builds collective spirituality aligns with Agustari, & Toni Kurniawan, (2022) findings, which emphasize that Islamic philanthropic movements have the power to strengthen social cohesion in society. Moreover, this integration of spiritual and economic dimensions also aligns with Hazami & Azca, (2024) explanation of Islamic philanthropy as a space for moral and social transformation.

Research findings also revealed that zakat management at BAZNAS Pariaman City promotes welfare (*maslahah*) for the community. Empowerment programs for MSMEs and education indicate that the institution is oriented towards long-term development, as explained by Sastrawan et al, (2024) regarding the potential of zakat as a means of economic empowerment. Such a productive approach is also in line with Karim et al, (2025), who stated that professional management of zakat and waqf creates distributive justice and broader social benefits. On the other hand, the use of zakat in emergency contexts, as found in the study by Qosyim & Zarkasyi, (2024), further reinforces that Islamic philanthropy can be a responsive solution for public welfare. Thus, the implementation of *maslahah* values is truly reflected in the institution's programs.

Overall, the results of this study indicate that BAZNAS of Pariaman City has successfully integrated the philosophical values of Islamic philanthropy comprehensively into the management of social funds. Previous research findings by Usman et al (2022), Harahap et al, (2024), and Anoraga (2024) reinforce the interpretation that the values of justice, trustworthiness, solidarity, and public welfare are the main foundations for the effectiveness of Islamic philanthropy. This confirms that philosophical values are not merely theoretical concepts, but operational principles that guide philanthropic governance at the regional level. Thus, this study provides a concrete depiction of how the theory and fundamental values of Islamic economics are realized in philanthropic practice through formal institutions like BAZNAS of Pariaman City.

CONCLUSION

This study concludes that BAZNAS of Pariaman City is capable of implementing the philosophical values of Islamic philanthropy concretely in the

management of zakat, infak, and sadaqah. The value of justice is realized through distribution based on the eight asnaf with strict verification mechanisms; the value of trustworthiness is reflected in routine audits and the professionalism of amil; the value of brotherhood is evident from the guidance provided to mustahik and the increasing social solidarity; the value of balance is seen in programs that address both material and spiritual aspects; while the value of public interest is present through empowerment programs that provide long-term benefits for the community. Overall, the implementation of these philosophical values makes Islamic philanthropy practices at BAZNAS Pariaman City not only function as a wealth distribution instrument but also as a driver for improving welfare and fostering more equitable social development.

The findings of this study provide both theoretical and practical implications for the development of Islamic philanthropy at regional and national levels. Theoretically, this study emphasizes the importance of incorporating a philosophical dimension into the analysis of zakat governance so that Islamic philanthropy studies do not merely focus on technical and managerial aspects, but also on ethical and spiritual values. Practically, the success of BAZNAS in Pariaman City demonstrates that the implementation of philosophical values can strengthen public trust, improve program effectiveness, and increase the empowerment impact on mustahik. These findings also suggest that zakat institutions need to maintain professionalism while fostering a spiritual ethos so that Islamic philanthropy can comprehensively address the challenges of poverty.

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