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Sharia-Based Social Innovation in Strengthening Integrated Empowerment of Islamic Philanthropy: A Study of Dompet Dhuafa's Zona Madina

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Abstract: Poverty remains a complex and multidimensional issue that cannot be effectively addressed through fragmented sectoral approaches. This study examines sharia-based social innovation in strengthening the integrated empowerment model of Islamic philanthropy through the case of Zona Madina developed by Dompet Dhuafa. Using a qualitative case study approach through interviews, observations and document analysis. The analysis is conducted from the perspective of *maqāṣid al-sharīʿah* and Islamic economic governance to understand the transformation of Islamic philanthropy from consumptive charity toward integrated empowerment to support sustainable community empowerment. The results indicate that while the innovation effectively merges diverse services such as educational, healthcare, economic, social and religious programs are integrated with revenue-generating tactics, hurdles persist in synchronizing programs with grassroots requirements. This study recommends that Islamic philanthropic institutions strengthen and reinforce sharia-based governance perspectives and multi-actor collaboration to overcome program fragmentation, thereby enhancing the realization of *maqāṣid al-sharīʿah* in social welfare development.

Abstrak: Kemiskinan tetap menjadi persoalan kompleks dan multidimensi yang tidak dapat ditangani secara efektif melalui pendekatan sektoral yang terfragmentasi. Penelitian ini mengkaji inovasi sosial berbasis syariah dalam memperkuat model pemberdayaan terpadu filantropi Islam melalui studi kasus Zona Madina yang dikembangkan oleh Dompet Dhuafa. Pendekatan yang digunakan adalah studi kasus kualitatif melalui wawancara, observasi, dan analisis dokumen. Analisis dilakukan dari perspektif *maqāṣid al-sharīʿah* dan tata kelola ekonomi Islam untuk memahami transformasi filantropi Islam dari karitas konsumtif menuju pemberdayaan terpadu guna mendukung pemberdayaan masyarakat yang berkelanjutan. Hasil penelitian menunjukkan bahwa meskipun inovasi tersebut secara efektif menggabungkan berbagai layanan—seperti program pendidikan, kesehatan, ekonomi, sosial, dan keagamaan yang terintegrasi dengan taktik penghasil pendapatan—berbagai hambatan masih bertahan dalam menyelaraskan program dengan kebutuhan di tingkat akar rumput. Penelitian ini merekomendasikan agar lembaga filantropi Islam memperkuat perspektif tata kelola berbasis syariah dan kolaborasi multi-aktor untuk mengatasi fragmentasi program, sehingga dapat meningkatkan perwujudan *maqāṣid al-sharīʿah* dalam pembangunan kesejahteraan sosial.

Keywords:
Social innovation; Poverty; Empowerment; Zona madina; Dompet dhuafa

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Introduction

The eradication of poverty has remained at the center of global development discourse for decades consider its multidimensional nature, which transcends a simple lack of income but also access to education, healthcare, decent living standards, and social participation (Adinugraha et al., 2023; Beik & Arsyianti, 2016). In response to these global challenges, United Nations and the international community commit to ending poverty in all its forms everywhere (United Nations, 2015). The SDGs emphasize the importance of ensuring economic growth, improving health and wellbeing, expanding access to quality education, and strengthening social integration. This agenda highlights the need for innovative and collaborative efforts that address the root causes of poverty while enabling sustainable pathways toward a more equitable future. Among them, SDG 1.4 specifically intends to "ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services …" (United Nations, 2015) is the language of structural empowerment and social justice, not temporary social assistance. It implies that true poverty alleviation requires changing the underlying systems that create and perpetuate poverty.

Recognizing the vast scale of financing required to achieve the 2030 Agenda, global and national bodies have sought to unlock new sources of capital. One of the most significant untapped resources identified is Islamic Social Finance (ISF), which includes philanthropic instruments such as Zakat (obligatory alms), Infaq/Sadaqa (voluntary charity) and Waqf (Islamic endowment) (UNDP, 2021). At the global level, a high-level dialogue has been established between the UN and the Islamic Development Bank (IsDB) to explore how ISF can be formally harnessed to support the SDGs (UNDP, 2021).

At the national level, Indonesia, as the world's largest Muslim-majority nation, has been a pioneer in this top-down integration (Adinugraha et al., 2023). This integration is institutionalized through policy, regulation, and practice. The Rencana Pembangunan Jangka Panjang Nasional (RPJPN) 2025-2045 (National Long-Term Development Plan) explicitly identifies Islamic social finance as an instrument for achieving the "Indonesia Emas 2045" (Golden Indonesia 2045) vision. This policy is supported by a robust legal framework, including Law No. 41 of 2004 concerning Waqf and Law No. 23 of 2011 concerning Zakat Management.

These regulations provide an important legal foundation for the development of integrated Islamic philanthropy models in Indonesia. Law of Waqf not only regulates the legal status and management of waqf assets, but also encourages the productive utilization of waqf to support social welfare, education, healthcare and economic empowerment programs. Likewise, Law No. 23 of 2011 concerning Zakat Management emphasizes that zakat distribution should be directed toward sustainable community empowerment in addition to consumptive assistance. These legal frameworks demonstrate that Islamic philanthropy in Indonesia is institutionally designed to support broader social welfare objectives through productive and integrated approaches.

This top-down framework has enabled formal partnerships. The United Nations Development Programme (UNDP) in Indonesia, for instance, has partnered directly with the National Zakat Board (BAZNAS) to channel zakat funds for specific SDG-related projects. This collaboration has produced innovative frameworks like the "Green Zakat Framework," co-developed with Bank Syariah Indonesia (BSI) to direct zakat toward environmentally sustainable and climate-resilient projects (UNDP, 2025; Puskas BAZNAS, 2025).

While top-down policies and regulations provide the necessary framework, they are insufficient on their own. Effective poverty alleviation requires bottom-up initiatives, led by civil society and Islamic Philanthropy institutions, to design and implement alternative development models that can meet new social needs (Fauzia, 2017). Historically, Islamic philanthropy, like its secular counterpart, was often practiced through a charitable model (El-Daly, 2001). This model, focused on direct, consumptive aid (e.g., providing food or cash), is increasingly criticized in academic and practitioner circles. The critique centers on the fact that the charitable model, while

alleviating immediate suffering, fails to address the root causes of poverty. It can create dependency and is ultimately ineffective at fostering long-term, sustainable change.

In response, a significant paradigm shift has occurred within modern Islamic philanthropy institutions in Indonesia. Driven by a desire for social justice philanthropy (Fauzia, 2017; Khader & Siddiqui, 2018), these organizations have moved from simple charity to empowerment. Faith-based NGOs like Dompet Dhuafa, Rumah Zakat and others have professionalized their operations, adopted strategic plans and moved beyond humanitarian relief to implement development projects in health, education, and women's empowerment (Latief, 2012; Rejosumarto & Bulut, 2024). However, the shift to empowerment as a concept is not the final step. A subsequent problem has emerged: empowerment itself is often practiced in sectoral silos. The logic follows from the initial premise: if poverty is multidimensional, then empowerment solutions must also be multidimensional. An economic-only program will likely fail if the beneficiary is chronically ill (health dimension), illiterate (education dimension), or lacks social support networks (social dimension). The Islamic paradigm of well-being inherently supports this holistic view, as it does not separate the material aspects of life from the social and spiritual (Sevinç & Bulut, 2023). True empowerment must therefore integrate economic, educational, health, social and spiritual components to be effective.

This shift highlights the relevance of Social Innovation (SI) as a means of addressing structural poverty, focusing not only on income support but on reconfiguring socio-economic relationships, building local capacity and generating sustainable livelihood opportunities. Luis Portales argues that social innovation has emerged as a critical approach for addressing persistent social problems that conventional intervention models have been unable to resolve. Traditional social programs tend to focus on short-term relief and often address only the symptoms of social issues. In contrast, social innovation introduces new practices, organizational forms and collaborative mechanisms that are designed to transform social conditions and enhance human well-being in a sustainable way (Portales, 2019). In this sense, SI serves not merely as a technical intervention but as a transformative framework for reshaping how communities organize production, distribution, consumption and social solidarity.

Social innovation (SI) has expanded significantly over the past two decades, driven by rapid economic and social transformations that have exposed the limitations of conventional welfare and market systems. While previous SI research has often emphasized large-scale institutional reforms, public sector innovation, or market-driven social entrepreneurship, this study introduces a different analytical focus: the role of public organizations as micro-institutional actors that possess moral legitimacy, strong social capital and relation to their communities. This research demonstrates that meaningful social transformation can emerge from localized, faith-embedded institutional frameworks, rather than exclusively from state or corporate reform initiatives. Thus, this study expands existing SI scholarship by showing how localized Islamic philanthropic practices can function as strategic social innovations for poverty alleviation.

Several theoretical models have been proposed to understand and guide social innovation processes. Recent studies on social innovation highlight its crucial role in addressing persistent social and environmental challenges, particularly in underserved and marginalized communities. For instance, Castro-Arce and Vanclay focuses on rural development in Costa Rica and investigates the interaction between bottom-up community initiatives and top-down institutional structures. Through the concepts of transformative social innovation, adaptive governance and bridging institutions, the authors introduce the notion of "bottom-linked governance," a configuration in which actors across various political levels and territorial scales share authority and decision-making responsibilities (Castro-Arce & Vanclay, 2020). Their work situates social innovation as a mechanism for transforming governance systems and enhancing participatory regional planning. Consequently, the emphasis lies on institutional dynamics within rural development rather than on the operational use of philanthropic instruments or the design of integrated empowerment programs.

Lashitew, Bals and van Tulder investigates social innovation within a for-profit telecommunications company in Kenya. Their analysis demonstrates how strong embeddedness in local networks facilitates the emergence and institutionalization of inclusive business innovations (Lashitew et al., 2020). Social innovation in this context is shaped by hybrid organizational identities that must reconcile commercial objectives with social aims, leading to organizational tensions and structural adjustments. This corporate-centered model of social innovation differs significantly from the philanthropic context, where social objectives constitute the primary mission and are not subordinated to profit maximization. Whereas the Kenyan case examines innovation as part of a market-based strategy, research in Islamic philanthropy considers innovation as an approach to enhancing community welfare, institutional sustainability, and long-term empowerment.

In the Southeast Asian context, Kassim et al. analyzed a cooperative in Malaysia (KOKULAC) that implemented a social innovation model aligned with several Sustainable Development Goals (SDGs). The case revealed that cooperative-driven entrepreneurship, when integrated with social values, can simultaneously address poverty, hunger, and unemployment while enhancing shared prosperity. The study also emphasized the importance of dynamic networking capabilities and suggested closer integration between social innovation theory and institutional frameworks to expand innovation capacity (Kassim et al., 2022).

European scholarship also provides valuable insights into social innovation in food systems. Lombardi and Costantino examined Avanzi Popolo 2.0, an Italian non-profit initiative that employs social innovation to reduce food waste through community-based redistribution networks. Their findings emphasized the value of building social capital and stakeholder relationships to address food insecurity and environmental degradation (Lombardi & Costantino, 2020). Another study by the same authors proposed a hierarchical pyramid for food waste reduction that explicitly incorporates social innovation mechanisms across the entire food supply chain. These studies collectively call attention to the systemic nature of social innovation, encouraging approaches that are preventive, participatory and embedded in real-life community needs (Lombardi & Costantino, 2021).

In the corporate sector, Sebastiao and Soares examined how a Portuguese cement multinational institutionalized Corporate Social Innovation (CSI) through strategic communication and regulatory alignment. Although operating in a high-emissions industry, the company leveraged CSI to comply with sustainability mandates while fostering partnerships with governments and civil society. This case demonstrates the importance of communication, stakeholder alignment, and organizational culture in embedding innovation into institutional systems.

Islamic Legal Framework of Strategic Philanthropy and Integrated Empowerment

However, most existing studies tend to approach social innovation from secular development and institutional perspectives, with limited attention to the role of Islamic law and sharia-based governance in shaping philanthropic empowerment models. This study differs from previous research by incorporating the perspective of Islamic economic law and *maqāṣid al-sharīʿah* to analyze how integrated empowerment is developed through ZISWAF-based philanthropic governance.

Maqāṣid al-sharīʿah refers to the higher objectives and underlying purposes of Islamic law aimed at realizing human welfare *(maṣlaḥah)* and preventing harm in both individual and social life. Classical Islamic scholars, particularly Abu Ishaq al-Shatibi, explain that the essential objectives of *maqāṣid al-sharīʿah* include the protection of religion *(ḥifẓ al-dīn),* life *(ḥifẓ al-nafs),* intellect *(ḥifẓ al-ʿaql),* lineage *(ḥifẓ al-nasl),* and wealth *(ḥifẓ al-māl)* (Auda, 2008). In the context of Islamic philanthropy, *maqāṣid al-sharīʿah* provides a normative foundation for the management of zakat,

waqf and other ZISWAF instruments to support sustainable welfare, social justice, poverty alleviation and community empowerment.

From the perspective of Islamic law, strategic philanthropy emphasizes the productive and integrated management of ZISWAF resources to strengthen long-term empowerment. Contemporary discussions on zakat and waqf management suggest that Islamic philanthropy should move beyond consumptive assistance toward integrated empowerment models that support economic independence, education, healthcare and social resilience. In this regard, the integration of educational, healthcare, economic, social and religious services within a ZISWAF-based empowerment area reflects not only institutional development, but also the legal and moral responsibility of Islamic philanthropic institutions in realizing maqāṣid al-sharīʿah through sustainable welfare development. This perspective is particularly relevant in the context of Zona Madina, where the empowerment ecosystem is supported through the integration of zakat, waqf and other Islamic philanthropic resources.

This paper focuses on the primary case study of this model: Dompet Dhuafa's Zona Madina. Located in Kemang, Bogor, Indonesia, Zona Madina is a large-scale, integrated community empowerment zone. It is a pioneering social innovation built on approximately 8.5 hectares of waqf land to overcome sectoral fragmentation. Its model is built on two key innovations: Financial Integration and Programmatic Integration. It is funded by an optimal mix of Zakat, Infaq, Sadaqah and Waqf (ZISWAF), as well as revenue from its own social enterprises (SEs). Programmatic Integration: It aims to provide 5 pillars (multidimensional) empowerment service in a single location: Economy, Education, Health, Social, and Da'wah (Zona Madina, 2024).

Compared to these international examples, the present study contributes a unique perspective from an Islamic philanthropic institution, Dompet Dhuafa through its management of Zona Madina, an integrated area for community empowerment. While previous studies have primarily focused on environmental, entrepreneurial, or corporate domains, this research explores how Islamic philanthropy can become a strategic platform for systemic innovation. This study aims to examine how social innovation model can optimize the integrated empowerment of Islamic philanthropy in support of SDG 1 (No Poverty), through multi stakeholder engagement and the adoption of social entrepreneurship to promote sustainable poverty alleviation.

Methods

The study employs a qualitative case study approach through interviews, observations, and document analysis. The data were analyzed thematically using Jasser Auda's systems approach to *maqāṣid al-sharīʿah* as the primary analytical framework, while Islamic economic law was used to examine the legal and governance dimensions of ZISWAF management, including productive ZISWAF utilization, institution responsibilities, accountability and integrated empowerment practices. This approach was applied to analyze how the Zona Madina model contributes to sustainable welfare development and multidimensional poverty alleviation through Sharia-based philanthropic governance.

To enhance the validity of findings, the study applies triangulation across data sources and methods, ensuring the reliability of interpretations regarding coordination challenges, empowerment outcomes and innovation mechanisms within Zona Madina Dompet Dhuafa. As a case study, Zona Madina Dompet Dhuafa represents an integrated empowerment area that operationalizes Islamic social finance principles through multi-sectoral empowerment initiatives spanning education, health, economy and spirituality. The case was chosen purposively because it embodies a modern experiment in institutionalizing Islamic philanthropy-based social innovation, offering valuable insights into both its achievements and coordination challenges among decentralized empowerment.

Participant (Subject) Characteristics

The participants in this study were purposively selected to represent key institutional, managerial, external and beneficiary perspectives relevant to the integrated empowerment model of Zona Madina. A total of five informants were interviewed. From the waqf management structure of Dompet Dhuafa, the Manager of LPIW (waqf investment development institutional) was included to provide insight into the governance, strategic orientation and asset optimization of waqf-based development within Zona Madina. At the operational level, the Head of Zona Madina Area Management was interviewed to explain the implementation of integrated programs, cross-sector coordination and the practical challenges of managing a faith-based empowerment zone.

To capture the social enterprise dimension, the Director of DD Niaga, a social enterprise affiliated with Dompet Dhuafa, was selected. This informant offering a perspective on business sustainability. From the economic empowerment implementation side, a representative from Yayasan Wirausaha Indonesia Berdaya (YWIB), as a Program Management Partner (Mitra Pengelola Program), was interviewed to elaborate on grassroots-level execution, community engagement strategies and entrepreneurial development mechanisms. To ensure external institutional validation and contextual relevance, the Head of Kemang Subdistrict was included to provide the local government's perspective on policy alignment, regional development integration and public-sector collaboration.

The selection of these participants is methodologically sufficient because it ensures data triangulation across strategic, managerial, operational, regulatory and beneficiary dimensions of the social innovation ecosystem. Given that this study employs a qualitative case study approach, the emphasis is not on statistical representativeness but on depth, relevance, and richness of information. Each participant occupies a structurally distinct yet interconnected role within the Zona Madina empowerment model, enabling the researcher to capture institutional design, implementation processes, partnership dynamics, and impact outcomes comprehensively. This configuration of informants therefore provides an adequate and theoretically grounded basis for analyzing the social innovation used to optimize integrated empowerment in Islamic philanthropy.

Research Design

Data were collected through semi-structured interviews lasting 45–60 minutes, conducted in Bahasa Indonesia and later transcribed and translated for analysis. Observations were carried out during field visits to the Zona Madina area, focusing on the operational dynamics of empowerment centers, including educational, health and economic facilities. Organizational reports, internal documents and public publications from Dompet Dhuafa were analyzed as supporting data sources.

This study employs a qualitative case study approach to explore the dynamics of social innovation within the integrated empowerment at Zona Madina Dompet Dhuafa. The qualitative data were analyzed using the systematic coding procedure, followed by axial coding to cluster themes (Corbin & Strauss, 2008) such as institutional coordination, decentralization challenges and social innovation in empowerment management. Finally, selective coding integrated these themes into a coherent analytical framework, highlighting how social innovation functions within a faith-based institutional context.

Results and Discussion

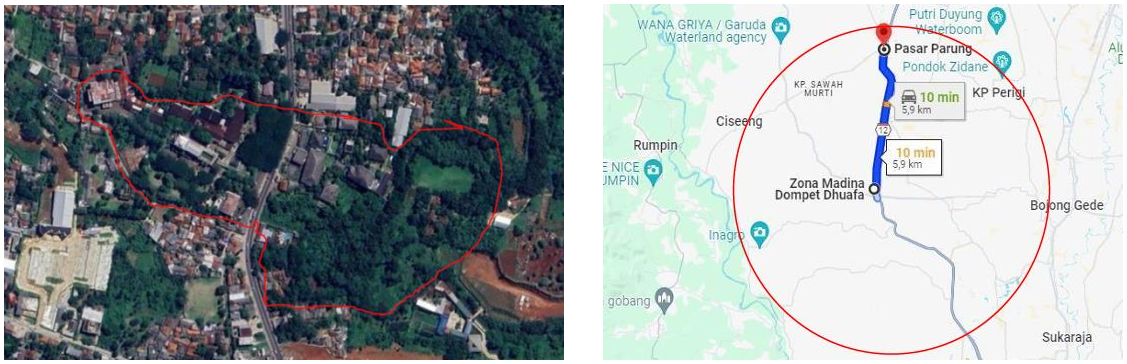
The findings of this study reveal the complexity of implementing social innovation within the framework of an integrated area. The thematic analysis of the qualitative data, institutional documents, and field observations generated four key findings regarding the Zona Madina social innovation model. The findings reveal a model of profound success in financial innovation and

measurable impact, yet one that faces critical structural challenges in programmatic integration and stakeholder coordination.

The Evolving Institutional Paradigm of Dompet Dhuafa

The Zona Madina model is not a static creation but the product of a long-term, deliberate institutional evolution within Dompet Dhuafa. Established in 1993 by journalists from the Republika newspaper, Dompet Dhuafa has matured from a simple column collecting zakat into one of Indonesia's most prominent and professional non-profit organizations (NPOs) (Fauzia, 2013). This maturity is defined by a clear and consistent strategic vision. The core of this institutional culture is a paradigmatic shift from consumptive charity to sustainable empowerment (Latief, 2012). Interviews and institutional documents (Dompet Dhuafa, 2025) reveal an organizational consensus that Dompet Dhuafa's purpose is not merely to distribute aid but to build community. This paradigm influenced Zona Madina model.

Figure 1
Location and area empowerment targets of Zona Madina
(Kemang, Parung, Ciseeng and Tajurhalang. Source: Zona Madina document.



The empowerment paradigm aligns with Islamic principles that inspire Dompet Dhuafa's movement, emphasizing equipping people for sustainable livelihoods rather than providing instant aid. As narrated in Ṣaḥīḥ al-Bukhārī, the Prophet once instructed a poor Ansari man to sell some of his belongings, purchase an axe, and use it to gather firewood for his livelihood—rather than resorting to begging. This narration establishes the foundation for an ethic of work and self-reliance as primary solutions to poverty, rather than mere consumption-based assistance (Al-Bukhari, 2002).

Dompet Dhuafa's approach to poverty initially remained relatively unchanged. Until 2018, in a self-criticism review of Dompet Dhuafa, some groups attempted to formulate a more effective approach to poverty alleviation. In 2018, the review also found that many empowerment programs implemented by various institutions, including Dompet Dhuafa, were partial and deemed ineffective in reducing poverty. Dompet Dhuafa's reinterpretation of the concept of poverty has become a source of new approaches to poverty alleviation. According to Bambang Suherman, philanthropic institutions believe that completing one thematic program is sufficient. Some believe that philanthropic institutions have contributed to poverty reduction with just one thematic program. However, this proved insufficient. It only slightly changed community behavior, attitudes, and knowledge (Bambang Suherman, 2023).

Some land in Zona Madina is built on waqf land, and a traditional nazhir (waqf manager) might prioritize asset preservation or profit maximization. However, Dompet Dhuafa operates with an empowerment framework in the first place. The waqf asset is instrumentalized as a means to achieve the organization's primary mission: empowerment (Dompet Dhuafa, 2022b). This strategic consistency is what allows Dompet Dhuafa to innovatively combine instruments; the

waqf is the platform, but empowerment is the goal. This paradigm resolves the potential conflict between the nazhir's duty to preserve the asset and the philanthropist's duty to serve the poor.

The transformation of Islamic philanthropy from charity-based assistance toward integrated empowerment reflects a broader shift from classical *fiqh al-taṭawwu‘* and *fiqh al-zakāh* approaches toward a *maqāṣidī* orientation in Islamic economic law. In classical philanthropic practices, zakat, ṣadaqah and voluntary charitable activities were often implemented through direct and consumptive distribution aimed at fulfilling immediate individual needs. While this approach remains important in addressing urgent social problems, contemporary Islamic philanthropy increasingly recognizes the need for sustainable and productive empowerment capable of addressing structural poverty and long-term social inequality.

This transformation can be analyzed through Jasser Auda's systems approach to *maqāṣid al-sharī‘ah*, which argues that Islamic law should not be understood merely through legal-formal and partial interpretations, but through holistic and multidimensional approaches oriented toward human welfare and social justice (Auda, 2008). According to Auda, *maqāṣid al-sharī‘ah* should function as a dynamic framework for developing sustainable social systems capable of realizing maṣlaḥah in contemporary society (Auda, 2008). From this perspective, the management of ZISWAF should not only focus on short-term charitable distribution, but also on the development of integrated welfare systems through education, healthcare, economic empowerment, social services, and religious development. In this context, productive zakat, productive waqf, and integrated empowerment programs represent the practical manifestation of maqāṣid al-sharī‘ah, particularly in protecting wealth *(ḥifẓ al-māl),* life *(ḥifẓ al-nafs*), and intellect *(ḥifẓ al-‘aql).* Therefore, the integrated empowerment model developed within Zona Madina illustrates how contemporary Islamic philanthropy moves beyond consumptive charity toward a Sharia-based welfare ecosystem oriented toward long-term community empowerment.

The Success of ZISWAF Integration and Social Enterprise

A primary and undeniable success of the Zona Madina model is its sophisticated financial integration of diverse Islamic philanthropic instruments (ZISWAF) and modern social enterprise (SE). This model creates a self-sustaining financial ecosystem, which is itself a significant social innovation.

Waqf for Infrastructure: Some of land parcel and the capital-intensive infrastructure (buildings for the hospital, school, and mosque) were funded using waqf (Dompet Dhuafa, 2022). This innovation is profound: it removes the single largest, recurring cost for social programs (rent or property costs), creating a permanent, rent-free platform for empowerment activities similar to what occurred during the Buwaih dynasty era, specifically with the waqf for Al-Bimaristan Al-‘Adhudi or the Al-‘Adhudi Hospital waqf (Adz-Dzahabi, 1993). Zakat & Sadaqah for Programs: With the infrastructure secured by waqf, Dompet Dhuafa channels its annual Zakat and Sadaqah (ZIS) funds to finance the operational programs that directly serve the dhuafa (poor). This includes funding the free medical treatments at the Rumah Sehat Terpadu (RST) hospital and providing scholarships for marginalized students at the SMART Ekselensia Indonesia school (AVPN, 2025; Zona Madina, 2024).

Social Enterprise (SE) for Sustainability: Zona Madina is not just a site of distribution; it is a site of production. Dompet Dhuafa has established multiple social enterprises within Zona Madina, such as the Madina Bakery (Dompet Dhuafa, 2024), the Madina Green House for hydroponic farming (Dompet Dhuafa, 2024) and commercial rentals of its guesthouse and Al Madinah Mosque hall for events.

These elements combine to create a virtuous financial innovation loop. The SEs serve a dual purpose: first, they provide direct economic empowerment through jobs and skills training for beneficiaries. Second, they generate commercial profit. This profit is not taken by shareholders. Instead, it is managed as a "waqf surplus" (Zona Madina, 2024). This surplus is then handed over

to Dompet Dhuafa's waqf institution (LPIW) and reinvested into the empowerment programs, creating a sustainable funding stream that reduces long-term reliance on public ZIS donations (AVPN, 2025).

From the perspective of Islamic economic law, the integrated empowerment model developed within Zona Madina reflects the contemporary expansion of Islamic philanthropic practices from consumptive charity toward sustainable welfare development. Classical and contemporary scholars generally agree that *waqf* may be utilized for public welfare sectors such as education, healthcare, and social services as long as the principal asset (*'ayn al-waqf*) is preserved and its benefits continue to serve public interests (*maṣlaḥah*). In this context, the use of *waqf* assets for hospitals, educational institutions, and productive social enterprises is considered permissible because these sectors contribute to the realization of *maqāṣid al-sharī'ah*, particularly the protection of life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), and wealth (*ḥifẓ al-māl*). Contemporary studies on productive *waqf* further emphasize that Islamic philanthropic assets should be managed strategically to support long-term social welfare and community empowerment rather than merely short-term charitable distribution (Auda, 2008; Çizakça, 2000; Kahf, 1999).

Likewise, the utilization of zakat funds for educational empowerment programs such as SMART Ekselensia, including the construction of school facilities and the acquisition of land for integrated educational areas, can be understood within the framework of productive zakat and the broader objective of empowering *mustahiq* communities. Contemporary Islamic scholars such as Yusuf al-Qaradawi argue that the category of *fī sabīlillāh* should not be interpreted narrowly as limited to military purposes, but may also include educational, social, and community development activities that strengthen the welfare of Muslims and support the realization of *maqāṣid al-sharī'ah* (Nafi' Hasbi, 2022). In this perspective, the use of zakat for educational institutions serving disadvantaged communities is considered permissible because education functions as a strategic instrument for poverty alleviation, social mobility, and long-term economic independence.

The Zona Madina model also raises important issues regarding the governance of ZISWAF institutions. In Islamic law, *naẓhir* bears legal and moral responsibilities to manage philanthropic assets professionally, transparently, and accountably while ensuring that the core objectives of *waqf* and zakat are maintained. Principles such as trustworthiness (*amānah*), transparency, accountability, and public benefit constitute essential dimensions of Sharia governance in Islamic philanthropic management. Furthermore, any surplus generated from productive *waqf* activities should be redistributed for social welfare purposes and reinvested to strengthen the sustainability of empowerment programs in accordance with the intentions of the *wāqif* and the objectives of *maqāṣid al-sharī'ah*. In this regard, the integration between *waqf* management and social enterprise activities within Zona Madina demonstrates how Islamic philanthropy can function as a sustainable welfare ecosystem that combines religious obligations, economic productivity and community empowerment within a Sharia-based governance framework.

Multidimensional Service Delivery

The Zona Madina model successfully delivers on its promise of providing multidimensional (5-pillar) services in one integrated location, directly addressing the multidimensional nature of poverty. Health: The Rumah Sehat Terpadu (RST) provides comprehensive, free health services for the poor; Education: Zona Madina hosts the SMART Ekselensia Indonesia, a high-quality boarding school for marginalized students from across Indonesia, and STIM Budi Bakti, a management college; Economy: Zona Madina runs numerous economic empowerment programs and SEs. These include Teras Madina for small traders, the Madina Bakery, Madina Green House and digital marketing/financial literacy training for local MSMEs; Social & Da'wah: The Al Madinah Mosque serves as a center for community and religious activity, complemented by various community development programs.

The SROI assessment of Zona Madina's economic programs shows that the initiatives implemented between 2019 and 2023 generated substantial value relative to the financial resources invested. With an SROI ratio of 2.23, the programs produced an estimated Rp 6.35 billion in total benefits from Rp 2.85 billion invested (KMM, 2025). Most of this value stems from increased business income, service-based earnings and strengthened managerial capacities among local entrepreneurs, reflecting the broad reach of economic empowerment across more than twenty stakeholder groups (KMM, 2025). It should be noted, however, that although the measurement was conducted within the integrated Zona Madina area, this SROI study captures only the economic dimension of empowerment; the impacts of other service pillars—such as education, health, social development, and dakwah—are recorded separately in other MPP reports.

Beyond economic gains, the assessment identifies meaningful contributions to beneficiaries' confidence, communication skills and entrepreneurial competence, which collectively support long-term wellbeing and social mobility (KMM, 2025). At the same time, the distribution of benefits remains uneven, with certain groups receiving disproportionately higher value compared to others. Overall, the findings indicate that the economic programs of Zona Madina provide a financially viable and socially beneficial model of empowerment within an Islamic philanthropy framework. Yet the absence of consolidated cross-sector impact data highlights the need for a more integrated monitoring system to reflect the full multidimensional nature of Zona Madina's empowerment mission.

Figure 2
Empowerment and social activity. Source: Zona Madina document



The integrated empowerment model developed within Zona Madina also reflects the implementation of *maqāṣid al-sharī'ah* through its five main service pillars: economy, education, health, social services, and da'wah. In Islamic legal thought, *maqāṣid al-sharī'ah* refers to the higher objectives of Islamic law aimed at realizing public welfare (*maṣlaḥah*) through the protection of religion, life, intellect, lineage, and wealth. The integration of these service sectors demonstrates that Islamic philanthropy is not limited to charitable distribution, but is directed toward holistic and sustainable human development.

The economic empowerment pillar corresponds to the protection of wealth (*ḥifẓ al-māl*) through productive programs designed to strengthen community independence and reduce poverty. The educational pillar, including institutions such as SMART Ekselensia, reflects the

protection of intellect (*ḥifẓ al-'aql*) by improving access to quality education for disadvantaged communities. Meanwhile, healthcare services represent the realization of the protection of life (*ḥifẓ al-nafs*) through efforts to improve public health and social welfare. Social service programs further support the protection of lineage and social stability (*ḥifẓ al-nasl*) by strengthening vulnerable families and community resilience. In addition, the da'wah pillar contributes to the protection of religion (*ḥifẓ al-dīn*) through religious guidance, spiritual development, and the strengthening of Islamic social values within community life.

From the perspective of Jasser Auda's systems approach to *maqāṣid al-sharī'ah*, the integration of these five pillars illustrates a holistic welfare ecosystem in which social, economic, educational, and religious dimensions are interconnected rather than treated separately (Auda, 2008). This integrated model demonstrates that ZISWAF-based empowerment may function as a sustainable social welfare system oriented toward the realization of comprehensive *maṣlaḥah* and multidimensional poverty alleviation.

Although Zona Madina is the flagship model, Dompet Dhuafa has begun replicating its territorial empowerment approach in six other locations across Indonesia such as Pujon, Mentawai, Ronting, Cirangkong, Sirukam, and Sinjai—each adapted to local potentials and socio-economic contexts. These emerging zones illustrate the scalability and contextual flexibility of Zona Madina's social innovation model, though they remain in early stages of development.

The broader significance of this replication effort lies not in uniformity but in the recognition that poverty across Indonesia is heterogeneous, shaped by geography, culture, and economic structure. The ability of the model to adapt to agricultural highlands, indigenous island communities, drought-prone regions, peri-urban areas, and coastal economies aligns with SDG target 1.B, which calls for pro-poor policy frameworks that respond to local needs and conditions. The replication also highlights the importance of mobilizing multi-stakeholder partnerships—local governments, private enterprises, universities, faith-based groups, and civil society—consistent with SDG target 1.A on strengthening resource mobilization and cooperation for poverty eradication.

The Core Challenge: Fragmentation and the Miniature of Dompet Dhuafa

Despite the undeniable success of its financial model and individual programs, the research findings confirm a critical, structural weakness: a failure in programmatic integration and stakeholder coordination. The Zona Madina model's 5-pillar services are not managed by a single, integrated Zona Madina authority. Instead, they are managed by different, autonomous Mitra Pengelola Program (MPP or Program Management Partners) of Dompet Dhuafa (e.g., Dompet Dhuafa Pendidikan, Dompet Dhuafa Kesehatan, Dompet Dhuafa Ekonomi). These MPPs are vertically-oriented, reporting to their respective directorates at the Dompet Dhuafa central office rather than horizontally to a Zona Madina area manager. The absence of consolidated impact data from Zona Madina's non-economic service pillars earlier underscores the importance of developing an integrated, cross-pillar impact monitoring framework to more accurately capture the holistic nature of empowerment envisioned for the Zona Madina area.

This autonomous structure creates significant fragmentation and coordination challenges. While coordinating efforts have been attempted under past leadership, such as during Bambang Suherman's tenure as Program Director, the challenge persists, indicating it is a structural rather than a personal issue. The most significant consequence of this fragmentation is Zona Madina's limitation to become a true area-based empowerment hub for the local community, which was its founding ideal. One 2016 thesis explicitly identified the biggest challenge of Zona Madina's community development in Jampang (the local village) as its engagement with the local community (Prasetyo, 2016). Other studies confirm the need to better involve and empower the local community as participants, not just beneficiaries emerge as key determinants of institutional trust and program sustainability (Khair et al., 2025).

The impact study demonstrates that Dompet Dhuafa's Beastudi scholarship program—implemented under MPP Pendidikan as part of its education development mandate—has proven highly effective in improving the welfare of beneficiaries and breaking cycles of poverty. Using the CIBEST model, the program increased the welfare quadrant from 2.48% to 81.19% and reduced material poverty by 73.27%, while 83.17% of alumni reported that the program helped lift their families out of poverty (Sriyanto et al., 2023). These findings indicate that the program's combination of financial support, intensive coaching, character formation and community-based engagement has successfully built human capital capable of securing better jobs, initiating social projects, and contributing to local development.

Given these strong outcomes, the education model applied by Dompet Dhuafa under the Beastudi program shows significant potential to be replicated for underprivileged communities around Zona Madina. The program's emphasis on capacity building, leadership development, and transformative learning aligns closely with the needs of dhuafa households living in the Zona Madina surrounding area. If implemented locally, this model could expand access to quality education, foster upward economic mobility, and create long-term poverty alleviation effects—mirroring the program's proven success across its 3,048 alumni nationwide.

Such patterns of civic participation suggest that when adapted to the Zona Madina context, the program could generate a multiplier effect: beneficiaries would not only improve their own socioeconomic standing but also contribute directly to strengthening the social fabric, local institutions and community-based development efforts surrounding Zona Madina. This aligns with Zona Madina's long-term vision as an integrated empowerment zone, where education acts not merely as a service delivered to dhuafa families, but as a transformative force capable of producing leaders who actively shape the wellbeing of their environment.

This leads to the central finding of this paper: Zona Madina currently functions as a miniature Dompet Dhuafa rather than a true integrated zone. It is a campus where Dompet Dhuafa's various national programs are conveniently co-located, but they do not operate in a truly integrated way. For example, the SMART Ekselensia school (a national program) recruits potential dhuafa students from all over Indonesia, while the economic empowerment program (a local program) provides digital marketing training to MSMEs from the surrounding Parung and Kemang sub-districts.

These programs exist on the same area but are not integrated. There is no evidence of a unified, area-based strategy that leverages the school, the hospital and the economic programs in a coordinated assault on the multidimensional poverty of the surrounding Jampang village. This structural flaw is the root cause of the coordination gap and the lack of optimal participation of local beneficiaries. The Zona Madina model has perfected its financial integration but has yet to achieve programmatic or community integration.

The participation of local community also an issue. Kurniawan demonstrates that community participation within the Zona Madina area—particularly in relation to the Wisata Jampang program—remains a crucial yet evolving component of Dompet Dhuafa's broader empowerment agenda (Kurniawan, 2019). While the program successfully introduces a range of activities intended to mobilize local engagement, levels of participation across stakeholder groups vary considerably. Some community members actively support and contribute to tourism and cultural initiatives, yet a significant portion of residents remain passive or detached from program activities. This uneven participation is shaped by several contextual factors, including limited awareness, insufficient information dissemination, and a lack of shared understanding regarding the program's purpose and benefits (Kurniawan, 2019). As a result, community involvement remains fragmented, preventing the program from achieving the collective ownership needed to strengthen Zona Madina's role as an integrated empowerment hub.

Despite these challenges, Kurniawan indicates that the potential for deeper and more coordinated participation is substantial. Local residents express openness toward becoming more engaged when communication channels are improved, program objectives are clarified and their

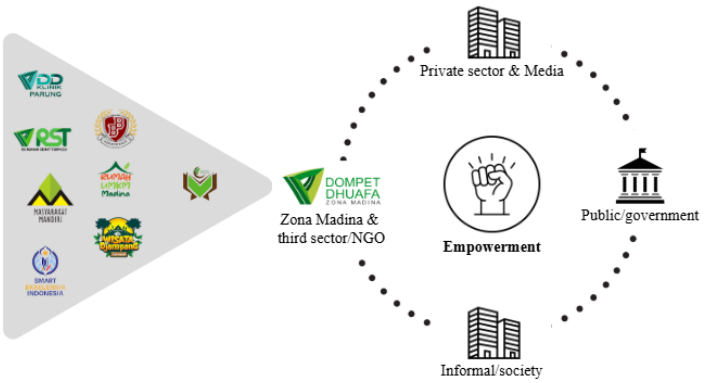
roles are more clearly defined (Kurniawan, 2019). The tendency of community members to gather around informal social spaces—such as warungs, gatherings and mosque-based activities—suggests that participation can be effectively strengthened through culturally embedded communication strategies and more inclusive decision-making processes. Strengthening collaboration between Zona Madina managers, local leaders and grassroots groups would enable the development of a more cohesive community-driven governance model. In turn, this would support Zona Madina's long-term vision of becoming an integrated, participatory waqf-based area where empowerment is not only delivered to the community but co-created with them.

From the perspective of Islamic economic law, program fragmentation within Islamic philanthropic institutions is not merely an organizational or managerial issue, but also a matter of Sharia governance. In the management of *waqf*, zakat, and other ZISWAF instruments, philanthropic institutions are entrusted with the responsibility (*amānah*) to ensure that philanthropic assets generate effective and sustainable benefits for the intended beneficiaries. Islamic law emphasizes that the utilization of *waqf* assets and zakat funds should maximize public welfare (*maṣlaḥah*) and avoid inefficiency, duplication, or institutional disconnection that may reduce the broader social impact of Islamic philanthropy.

In this regard, *nazhir* and ZISWAF management institutions bear legal and moral responsibilities to manage philanthropic resources professionally, transparently, and accountably. Weak coordination among programs and institutions may hinder the realization of *maqāṣid al-sharīʿah*, particularly in achieving sustainable welfare development and multidimensional poverty alleviation. Therefore, the integration of educational, economic, healthcare, social, and daʻwah programs within Zona Madina reflects not only an institutional strategy, but also a Sharia-based governance approach aimed at strengthening the effectiveness of empowerment programs and ensuring that philanthropic benefits reach communities in a holistic and sustainable manner. This integrated approach is consistent with Jasser Auda's systems approach to *maqāṣid al-sharīʿah*, which emphasizes interconnectedness, comprehensive welfare, and institutional collaboration in realizing social justice and public benefit.

The goal of Zona Madina to integrate 5 empowerment pillars to solve multidimensional poverty 3—is the correct one. However, this goal cannot be achieved by Dompet Dhuafa's internal network alone. An internally-facing, siloed model, where autonomous MPPs focus on their own vertical KPIs, is structurally incapable of solving complex, interconnected, area-based social problems. The solution lies in applying the theoretical framework of Luis Portales (Portales, 2019). To be effective, Zona Madina must evolve from a closed system (a collection of Dompet Dhuafa's internal programs) to an open ecosystem that actively coordinates a broad range of external actors. Portales' theory posits that social innovation's value is in its ability to manage a stakeholder ecosystem to alter social structures.

Figure 3
Integrated empowerment model and multi actors. Source: own elaboration.



The stakeholder ecosystem proposed earlier cannot be implemented without fundamental changes to Dompet Dhuafa's internal structure and leadership, especially Islamic leadership. Islamic leadership is understood not only as a structural authority but also drive as a moral example that strengthens work ethic, trust, collaboration and professionalism oriented towards da'wah (Rediyono et al., 2025). The current fragmented model (Finding 4) is a critical barrier. First, Dompet Dhuafa Republika (DDR) must strengthen Zona Madina's mandate. Zona Madina cannot remain a mere geographical location or landlord for autonomous MPPs. It must be restructured and empowered as a formal coordinating body with the institutional authority to convene, supervise, coordinate, monitor, and evaluate the integrated performance of all 5-pillar programs within its area (Bappenas, 2008; HSN, 2021; MONEF, 2024). This requires shifting from a one-front-door intake policy, where clients are fragmented by service, to a truly collaborative case management system where all 5 pillars work together to support a single beneficiary family (Naimoli et al., 2015).

Second, this new, complex, ecosystem-coordinating role requires a specific and high-level form of systems leadership (ICP, 2018). The Zona Madina leader can no longer be a simple facilities manager; they must be a social innovator, a diplomat and an integrator. Their role is to manage the complexity of multiple internal and external stakeholders, navigate sector fragmentation and overcome weak coordination. This leader must be able to stimulate innovation (Gunday et al., 2011; Sa'adah, 2023), intellectually stimulate their team (Avolio et al., 1991), and align all partners toward the shared goal of integrated empowerment.

Additionally, the four subdistricts surrounding Zona Madina particularly Ciseeng and Parung possess significant economic potential that is increasingly recognized by regional authorities. The local government has projected these areas as part of a developing minapolitan zone, a designation aimed at transforming fisheries-based clusters into engines of inclusive economic growth. This projection is grounded in the region's natural water resources, aquaculture traditions, growing market connectivity, and demographic vitality. By situating Zona Madina within a territory that is not only geographically strategic but also economically emergent, Dompet Dhuafa's empowerment model is positioned to catalyze poverty reduction through synergy with broader regional development priorities.

The research clearly indicates that the capacity of Zona Madina as a coordinating body is directly proportional to the quality and sustainability of its empowerment outcomes. Without strengthening this leadership and coordination capacity, Zona Madina will remain a collection of high-performing but fragmented programs—a high-potential social innovation that has not yet achieved its full, transformative impact.

Conclusion

The global agenda on poverty reduction, as articulated through Sustainable Development Goal (SDG) 1, emphasizes the need to eradicate poverty "in all its forms". This study demonstrates that Zona Madina represents a Sharia-based social innovation model that integrates educational, economic, healthcare, social, and da'wah services within a ZISWAF-based empowerment ecosystem to offer one of strategy for poverty alleviation. Through the integration of productive zakat, waqf, and other Islamic philanthropic instruments, Zona Madina illustrates how Islamic philanthropy may move beyond consumptive charity toward sustainable and multidimensional community empowerment. The findings indicate that integrated empowerment strengthens the long-term social impact of Islamic philanthropy in addressing poverty and social inequality.

From the perspective of Islamic law, this study highlights that the transformation from charitable distribution toward integrated empowerment reflects a shift from classical *fiqh al-taṭawwu'* and *fiqh al-ẓakāh* approaches toward a *maqāṣid al-sharī'ah*-oriented welfare system. The integration of educational, economic, healthcare, social, and religious programs demonstrates the practical realization of *maṣlaḥah* through sustainable welfare development. Furthermore, the study emphasizes that the management of ZISWAF is not solely an administrative activity, but also part of Sharia governance that requires trustworthiness, accountability, institutional integration, and effective benefit distribution.

This study also contributes to the discourse of Islamic economic law by demonstrating that productive zakat, productive waqf, educational infrastructure development, and integrated social empowerment may be understood as legitimate forms of Islamic philanthropic governance oriented toward public welfare. The findings reinforce contemporary discussions on the role of Islamic philanthropy in developing sustainable welfare systems through integrated and collaborative approaches.

Finally, this study recommends that Islamic philanthropic institutions strengthen and reinforce Sharia-based governance perspectives and multi-actor collaboration to overcome program fragmentation, thereby enhancing the realization of *maqāṣid al-sharī'ah* in social welfare development. Strengthening institutional coordination and integrated empowerment models is essential for improving the effectiveness, sustainability, and social significance of Islamic philanthropy in addressing multidimensional poverty.

Declaration of Generative AI

This manuscript received limited assistan-ce from an AI-based language tool (Grammarly and ChatGPT) for language refinement and grammar checking. The authors critically reviewed and fi-nalized all content and accept full responsibility for the published work. No AI tools were used in data analysis or the interpretation of findings.

Declaration of Competing Interest

The authors report no known competing financial interests or personal relationships that could have influenced the work presented in this paper.

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