

Islamic Philanthropy and Sharia Compliance: Family Empowerment at Yayasan Baitul Māl (YBM BRILiaN) Yogyakarta, Indonesia

¹Ahmad Syawal, ²Sedya Santosa, ³Musdalifa

^{1,2}Faculty of education and teaching, Sunan Kalijaga State Islamic University, Yogyakarta

³Faculty of Islamic Theology, Arts and Da'wah, Kendari State Islamic Institute

E-mail: bangwall201202@gmail.com, sedya.santosa@uin-suka.ac.id,
musdalifaifa296@gmail.com

Abstract

Purpose-This study aims to: (1) analyze how YBM BRILiaN RO Yogyakarta designs and implements its Family Strengthening Program as a model of Islamic philanthropic intervention; (2) evaluate its compliance with fiqh muamalah principles and Indonesian zakat law (Law No. 23 of 2011); and (3) identify the institutional challenges in its execution.

Method-This study employs a qualitative case study design with a retrospective institutional perspective. To methodology integrates: (1) a legislative approach analysing Law No. 23/2011, Government Regulation No. 14/2014, and DSN-MUI fatwas on productive zakat; and (2) a conceptual normative-juridical approach employing maqashid al-shariah and fiqh muamalah to evaluate program compliance. Data were collected via structured interview with the program supervisor and the institution's official documentation video, analyzed through thematic categorization combined with normative-juridical analysis.

Result-The Islamic philanthropy program operates on a three-year cycle: spiritual, educational, and health coaching (Year 1); economic empowerment via MIGP (Year 2); and independence with social contributions (Year 3), achieving the mustahik-to-muzakki transformation evidenced by voluntary infak, sedekah, and zakat contributions among Year 3 beneficiaries Key institutional challenges identified include beneficiary impatience during Year 1 and transactional participation patterns that require structural and motivational responses. Normative-juridical analysis further confirms: the MIGP capital constitutes hibah (unconditional grant) as the akad that operationalises

Keywords : Family Strengthening, Islamic Philanthropy, Mustahik, YBM BRILiaN .



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¹Ahmad Syawal
²Sedya Santosa
³Musdalifa

Submit : 31-jan-2025
Revised : 05-Mar-2026
Publish : 15-Mar-2026

the tamlik principle, compliant with Article 27 of Law No. 23/2011; recipients are correctly classified as *asnaf al-fuqarā'* and *al-masākīn* per QS. Al-Taubah: 60; and the three-year cycle holistically realises all five *maqashid al-shariah* objectives at the household level.

Implication-This study provides theoretical and juridical contributions to Islamic philanthropy literature, offering a legally validated and replicable model for sharia-compliant family empowerment in Indonesia. Practical implications recommend stronger sharia governance mechanisms: formal written *hibah* documentation, consistent *asnaf* verification, and transparent fund disbursement.

INTRODUCTION

In efforts to reduce poverty and advance socio-economic development, Islamic philanthropy serves as a highly influential instrument, particularly in countries with large Muslim populations such as Indonesia (Faruq et al., 2024). Islamic philanthropy has evolved from merely addressing poverty to comprehensive empowerment across multiple dimensions including economic, health, education, and social aspects (Fatah et al., 2023).

Islamic philanthropy practices for socio-economic development, such as *zakat*, *infaq*, *shadaqah*, and *waqf* (ZISWAF), are not only deeply rooted in Indonesian society's culture but also have broad socio-economic implications in community empowerment, extending beyond immediate poverty relief to sustainable human development (Dinana et al., 2021). As an instrument of Islamic social finance, Islamic philanthropy uniquely integrates religious obligation with wealth redistribution, aligning with global sustainable development goals (Dirie et al., 2024).

The term philanthropy, derived from Greek (*philos*: love; *anthropos*: human), refers to voluntary giving for societal welfare, which in Islam aligns with the concept of *al-‘atā’ al-ijtimā’ī* (social giving), *al-‘atā’ al-khayrī* (giving for goodness), or *al-takāful al-insānī* (humanitarian solidarity) (Ibrahim & Sherif, 2008; Hughes & Siddiqui, 2024). Unlike charity, which is short-term, Islamic philanthropy emphasizes long-term empowerment to create sustainable social change through multi-dimensional interventions (Ibrahim & Kollin, 2024). The institutionalisation of Islamic philanthropy in Indonesia has increasingly shifted from consumptive charity toward productive, rights-based empowerment models (Zauro et al., 2020).

In Indonesia, the development of Islamic philanthropy is marked by the emergence of National Amil Zakat Institutions (LAZNAS) particularly following the post- 1998 reformation era such as *Rumah Zakat*, *Dompot Dhuafa*, *Yatim Mandiri*, and *Yayasan Baitul Māl BRILiaN* (YBM BRILiaN) (Latief, 2023) . The Baitul Maal BRILian Foundation is a zakat institution owned by Bank Rakyat Indonesia that operates in several cities across Indonesia, one of which is the Special Region of Yogyakarta.

The emergence of Amil Zakat Institutions offers varied program activities oriented to empowering underprivileged communities in Indonesia (Mawardi et al., 2023). These programs encompass integrated approaches da'wah, education, economy, health, and social programs demonstrating the holistic nature of Islamic philanthropy in addressing multidimensional poverty (Ismail et al., 2025).

Among these LAZNAS, YBM BRILiaN differentiates itself through several distinctive institutional features. While *Rumah Zakat*, *Dompot Dhuafa*, and *Yatim Mandiri* primarily design programs at the individual or community level often with single-cycle or annual program structures YBM BRILiaN adopts the *family* as its primary analytical and intervention unit, recognizing that sustainable poverty alleviation requires transforming the household system rather than isolated individuals (Nurasyiah et al., 2022).

YBM BRILiaN's three-year sequential transformation cycle from spiritual-educational-health coaching to productive asset capitalization to independence and social participation is crucial. YBM BRILiaN's capital assistance mechanism is intentionally framed as hibah, the akad (contractual form) that operationalizes the tamlik principle of ownership transfer, and the program design is explicitly mapped to maqashid al-shariah objectives. The program of YBM BRILiaN is systematically compared to major LAZNAS in Indonesia in Table 1.

Table 1. Comparison of YBM BRILiaN with Major LAZNAS in Indonesia

Dimension	<i>Rumah Zakat / Dompot Dhuafa / Yatim Mandiri</i>	YBM BRILiaN Family Strengthening Program	Distinctive Feature
Unit of Intervention	<ul style="list-style-type: none"> - Village/community (<i>Rumah Zakat: Desa Berdaya</i>); - Individual <i>mustahik</i> (<i>Dompot Dhuafa: Layanan Mustahik</i>); - Individual orphan/widow (<i>Yatim Mandiri: Kampung Mandiri, MEC</i>) 	Family as primary analytical and intervention unit (20 families per area)	Targets household system, not isolated individual or village-level beneficiaries

Program Duration & Structure	<ul style="list-style-type: none"> - Rumah Zakat: multi-year area-based (Desa Berdaya, min. 2 years); - Dompot Dhuafa: thematic programs (MADAYA); - Yatim Mandiri: individual education programs (Sanggar Genius, MEC, ICMBS) with no fixed family cycle 	Structured three-year sequential family transformation cycle (Year 1: spiritual-educational-health; Year 2: MIGP; Year 3: independence and social contribution)	Fixed three-year household cycle with deliberate staged progression as built-in anti-transactional design
Empowerment Dimensions	<ul style="list-style-type: none"> - Rumah Zakat: 4 pillars (Senyum Juara/Sehat/Mandiri/Lestari education, health, economy, environment); - Dompot Dhuafa: 5 pillars (social, health, education, economy, da'wah); - Yatim Mandiri: primarily education and economic skills for orphans 	Integrated five dimensions simultaneously at household level: spiritual, educational, health, economic, social	Spiritual dimension explicitly integrated as foundational Year 1 intervention alongside health and education, not a standalone pillar but a household transformation prerequisite
Mustahik Transformation Target	<ul style="list-style-type: none"> • <i>Rumah Zakat</i>: <i>mustahik-to-muzakki</i> stated as goal (<i>Desa Berdaya</i>); • <i>Dompot Dhuafa</i>: <i>mustahik-to-muzakki</i> via MADAYA (approx. 300 KK reported); • <i>Yatim Mandiri</i>: orphan independence via education/skills (MEC, ICMBS) 	Explicit <i>mustahik-to-muzakki</i> transformation as formal Year 3 program objective, confirmed through voluntary <i>infak/sedekah/zakat</i> distribution in community	Transformation is built into the program's sequential architecture with Year 3 dedicated to exit and social contribution, rather than treated as an aspirational outcome
Primary Beneficiary Focus	<ul style="list-style-type: none"> • <i>Rumah Zakat</i>: village communities in 3T and poor villages; • <i>Dompot Dhuafa</i>: dhuafa individuals across 5 program sectors; • <i>Yatim Mandiri</i>: orphans (<i>yatim dhuafa</i>) and their mothers (<i>bunda yatim</i>) 	<i>Mustahik</i> families in 3T areas (<i>tertinggal, terluar, terdapat</i>) specifically families categorised as <i>asnaf al-fuqarā'</i> and <i>al-masākin</i> with verified sharia eligibility	Explicit <i>asnaf</i> classification per QS. Al-Taubah: 60 embedded in program entry criteria, not solely socio-economic assessment

Source : Data on Rumah Zakat compiled from rumahzakat.org (*Desa Berdaya program documentation, 2023*); *Dompot Dhuafa* from dompetdhuafa.org (*MADAYA program, 2023*); *Yatim Mandiri* from yatimmandiri.org (*MEC, ICMBS, Sanggar Genius program documentation, 2024*). YBM BRILiaN data from interview with Isna Irawan (April 29, 2025) and BRILiaN (2025).

Among these Islamic philanthropy institutions, family-based empowerment approaches have emerged as a more comprehensive strategy compared to individual-level interventions. Research demonstrates that families serve as fundamental units for production, consumption, and capability development critical for sustainable empowerment (Nurasyiah et al., 2022). YBM BRILiaN stands out with its Family Strengthening Program, integrating spiritual, educational, health, economic, and social dimensions in a structured three-year transformation cycle targeting marginalized families (Y. BRILiaN, 2025).

Despite this potential, academic studies examining family-based Islamic philanthropy models remain limited, particularly regarding institutional design, implementation mechanisms, and organizational challenges (Huda et al., 2023; Hidayatulloh, 2024). Previous studies have predominantly focused on individual or community levels rather than families as distinct analytical units for example, (Anwar & Darussalam, 2024), found that Dompot Dhuafa's economic empowerment programs in South Sulawesi generated positive impacts through mentoring and skill development, yet remained oriented toward individual beneficiaries rather than the family household system.

Similarly, (Yulianti & Afiah, 2022) and (Daulay et al. 2024), document community-level impacts without systematically examining family unit dynamics. Furthermore, existing studies have largely neglected the normative-juridical dimension of Islamic philanthropy programs particularly the assessment of sharia compliance in zakat distribution mechanisms, the classification of contractual forms in economic empowerment schemes, and the alignment of programs with *maqashid al-shariah* objectives (Rasyid, 2025).

Based on the explanation above, this research fills the gap in Islamic philanthropy studies by examining how YBM BRILiaN RO Yogyakarta designs and implements its Family Strengthening Program.

This study discusses three questions: How is the family-based Islamic charity program that builds resilience and independence in mustahik families through spiritual coaching, education, health, economics, and social contributions conceived and implemented? Which institutional challenges arise when executing these programs? Third, how does the Family Strengthening Program comply with Islamic fiqh and Indonesian positive law, particularly Law No. 23 of 2011 on Zakat Management, and how do contractual forms of economic assistance align with fiqh muamalah principles? (1) Understand Islamic philanthropy program implementation's organizational design, (2) identify institutional difficulties, and (3) evaluate its fiqh muamalah and Indonesian zakat compliance.

METHOD

This study employs a qualitative case study design with a retrospective institutional perspective, suited to examining the organizational processes of Islamic philanthropy institutions (Skarbek, 2020). To meet the research character of sharia economic law, the methodology integrates two additional approaches.

First, a legislative approach is applied by systematically examining: Law No. 23 of 2011 on Zakat Management (Articles 25–27 on zakat distribution and productive utilisation), Government Regulation No. 14 of 2014 on the Implementation of Law No. 23/2011, and the Fatwas of the National Sharia Council (DSN-MUI) on zakat management and productive zakat permissibility legal instruments that collectively govern the sharia compliance of Islamic philanthropy institutions in Indonesia (Abdullah et al., 2024; Septiana et al., 2025). These regulatory instruments are cited directly as primary legal sources throughout this study; secondary literature is used to provide contextual interpretation.

Second, a conceptual normative-juridical approach employs the theoretical frameworks of fiqh muamalah specifically the principle of *tamlik* (transfer of ownership) and its two main contractual operationalisations: *hibah* (unconditional grant) and *qard* (loan). It is important to note that *tamlik* is a fiqh principle, not an *akad* (contract) itself; *hibah* and *qard* are the *akad* forms through which *tamlik* is executed.

This distinction is analytically significant: the choice of *akad* determines the legal obligations of the recipient and the permissibility of fund recovery, and thereby determines whether a zakat distribution mechanism meets the sharia standard of genuine ownership transfer.

This fiqh muamalah framework is further integrated with *maqashid al-shariah*, comprising the five essential objectives of Islamic law (*hifz al-din, hifz al-nafs, hifz al-‘aql, hifz al-nasl, hifz al-mal*), to evaluate the sharia compliance of program mechanisms (Nadia Saphira et al., 2025). Together, these three approaches provide a comprehensive framework integrating empirical institutional analysis with normative-juridical evaluation.

Data were collected through two sources: (1) a structured interview with Mr. Isna Irawan, Supervisor of YBM BRILiaN RO Yogyakarta, conducted with informed consent; and (2) YBM BRILiaN’s official program documentation video containing beneficiary testimonies (T. Y. BRILiaN, 2024). To broaden the evidential base beyond a single informant perspective, the study additionally draws on YBM BRILiaN’s institutional profile

documentation and publicly available programmatic materials (Y. BRILiaN, 2025). These secondary data sources provide perspectives on program design rationale, institutional objectives, and implementation standards that complement the primary interview data.

Data analysis employed a manual thematic analysis approach. The analytical process began with verbatim transcription of interview data, followed by repeated reading to identify patterns and key themes emerging organically from the data (emergent themes). Themes were grouped manually based on similarity of meaning and relevance to the research focus.

To maintain analytical consistency and reliability, the researcher applied peer debriefing, member-checking with the informant, and researcher triangulation cross-checking interview findings against official institutional documentation to identify convergence or divergence (Ramanadhan et al., 2021). Coding was conducted manually without software such as NVivo or Atlas.ti, appropriate given the limited volume of primary data.

This study acknowledges two primary limitations. First, data collection relies on a single interview with the program supervisor and institutional documentation without direct beneficiary interviews; findings on program effectiveness should therefore be understood as reflecting institutional outcomes and supervisor observations. Second, as a single-case study of YBM BRILiaN RO Yogyakarta, findings offer in-depth institutional insight but cannot be statistically generalized to all LAZNAS programs in Indonesia. These limitations are addressed through the triangulation procedures described above and are discussed further in the context of findings.

DISCUSSION AND RESULT

YBM BRILiaN RO Yogyakarta Family Strengthening Program

a) Family Education Coaching

YBM BRILiaN's Islamic philanthropy intervention begins with family education coaching comprising three dimensions. First, the spiritual aspect builds family faith through Qur'anic literacy (Iqra training), prayer discipline via structured control books, and provision of worship equipment, until spiritual practices become internalized household habits. Second, the educational aspect supports children through scholarships and learning equipment, while training parents in child-rearing skills and family communication through parenting programs.

This dual approach supporting children's formal learning while simultaneously strengthening parental competencies reinforces the family's role as the primary educational unit, facilitating the intergenerational transmission of human capital that is a defining feature of household-level, as opposed to individual-level, intervention.

Third, the health aspect is equally important in the YBM BRILiaN Family Strengthening program, because without adequate health conditions, empowerment efforts across all aspects are difficult to sustain. Beneficiary families receive monthly nutritious food provision, periodic health checks, and basic necessities.

Mr. Isna Irawan emphasized that YBM BRILiaN facilitates BPJS health insurance for families not yet registered. This facilitation is grounded in the Islamic social welfare principle of *hifz al-nafs* (protection of life), which obligates the community to ensure the physical wellbeing of its most vulnerable members as a prerequisite for any meaningful empowerment intervention (Mawardi et al., 2023). This program illustrates YBM BRILiaN's commitment to viewing health as a long-term investment in breaking the chain of poverty (Interview with Isna, supervisor, April 29, 2025).

b) Mustahik Income Generating Program (MIGP)

After one year of foundational coaching, beneficiaries enter the *Mustahik* Income Generating Program (MIGP) in the second year the economic empowerment core of YBM BRILiaN's Islamic philanthropy model. This program provides productive business assistance according to each family's abilities. YBM BRILiaN facilitates entrepreneurial skill development, business capital, and intensive mentoring to ensure business sustainability.

Isna Irawan noted that YBM BRILiaN supports and facilitates all skills possessed by *mustahik*, focusing on individuals within one family rather than inter-family collaboration. All *mustahik* businesses are recorded; those without a business are helped to identify viable options. For existing businesses such as chicken noodle stalls, YBM BRILiaN purchases equipment and raw materials; for those with agricultural land, necessary tools are provided.

The practical impact of this asset-based approach is illustrated by a pecel stall beneficiary: "*dapat etalase sangat bermanfaat buat saya... dikasih kompor sama blender... saya lihat kalau pecel kan bikin sambalnya diulek gitu, jadi biar diblender aja biar praktis*" [receiving the display case was very useful for my business... I was given a stove and blender... since pecel sauce is usually pounded by hand, now I can just use the blender so it is more practical] (T. Y. BRILiaN, 2024). This testimony is drawn from YBM BRILiaN's official documentation video (T. Y. BRILiaN, 2024), which was analysed through direct transcription as part of this study's data collection process.

The capital that *mustahik* can propose is limited, and proposals undergo feasibility assessment and evaluation based on sustainability potential and economic prospects (Interview with Isna, supervisor, April 29, 2025) program Impact Data.

As this study is qualitative in design, programmatic evidence is assessed through available institutional documentation and beneficiary testimonies rather than quantitative measurement. It is noted that the following figures are self-reported by the institution and have not been independently verified; they are presented here as institutional documentation data. Institutional records confirm that since 2016, the Family Strengthening Program has reached more than 700 dhuafa families with approximately 3,126 total beneficiaries across Indonesia (Y. BRILiaN, 2025).

Capital provided under MIGP reaches up to seven million rupiah per family, determined through a proposal and feasibility assessment process (Interview with Isna, supervisor, April 29, 2025). Available beneficiary testimonies document improvements in business operational capacity. The most significant qualitative outcome is the *mustahik-to-muzakki* transformation in Year 3: beneficiaries who had been recipients of zakat began voluntarily distributing *infak* and *zakat* to their communities constituting a transition from welfare dependency to social financial agency that is the stated transformative objective of this Islamic philanthropy program (Interview with Isna, supervisor, April 29, 2025). Future research employing pre-post income measurement or household expenditure tracking would provide quantitative validation of these qualitative findings.

Analysed from the perspective of fiqh muamalah and zakat law, the MIGP capital assistance mechanism warrants careful juridical examination. In fiqh muamalah, *tamlík* refers to the principle that zakat must be distributed in a manner that transfers full ownership (milk) to the *mustahik*, thereby conferring upon the recipient complete legal rights over the transferred asset or fund.

The akad (contract) through which *tamlík* is operationalised in the MIGP context is hibah (unconditional grant) an irrevocable transfer of ownership without any repayment obligation. This distinction between *tamlík* as principle and *hibah* as akad is analytically critical: *tamlík* establishes the juridical obligation of ownership transfer, while *hibah* determines the contractual form and legal consequences of that transfer.

The majority of Islamic jurists across the Hanafi, Maliki, Shafi'i, and Hanbali schools affirm that zakat must be distributed in a manner that transfers ownership to the *mustahik*; the question of whether this may extend beyond cash to productive assets has been resolved affirmatively by

contemporary Islamic jurists and fatwa bodies, provided the asset constitutes genuine benefit to the recipient (Mawardi et al., 2023; Ayuniyyah et al., 2022). This scholarly consensus is codified in Indonesian positive law: Article 27 paragraphs (1) and (2) of Law No. 23 of 2011 on Zakat Management explicitly authorises the productive utilisation of zakat funds (*zakat produktif*) to alleviate poverty and improve welfare. The recipients are correctly classified as *asnaf al-fuqarā'* (the poor with no income) and *al-masākīn* (the destitute with insufficient income) per QS. Al-Taubah: 60, confirming the juridical legitimacy of their entitlement (Choiriyah et al., 2020).

Regarding the contractual form (*akad*) of MIGP assistance, the mechanism constitutes *hibah* (unconditional grant) rather than *qard* (loan) or *murabahah* (cost-plus sale). This distinction is juridically significant for three reasons. First, under a *hibah* arrangement, *mustahik* bear no repayment obligation consistent with the foundational Islamic legal prohibition on recovering distributed zakat funds (*la yarjī'u al-zakāh*). Second, applying a *qard* or *murabahah* structure to zakat-funded capital would transform a religious redistributive obligation into a commercial transaction jurisprudentially impermissible and explicitly distinguished from *zakat produktif* in Indonesian regulatory frameworks (Rizal, 2022).

While some contemporary scholars permit other productive *akad* forms such as *mudharabah* or *musyarakah* in zakat utilisation, the *hibah* form adopted by YBM BRILiaN remains the most conservative and legally unambiguous option, fully consistent with both classical *fiqh* and Indonesian positive law.

Third, the *hibah* form aligns with Government Regulation No. 14 of 2014, which requires *amil zakat* institutions to document and report all productive zakat distributions. YBM BRILiaN's application of the *hibah* form demonstrates sound sharia compliance in principle; however, the institution must ensure each *akad* is formally documented in writing specifying the *hibah* nature, asset type and value, and *asnaf* classification per the accountability standards of DSN-MUI and BAZNAS governance regulations (Choiriyah et al., 2020; Dirie et al., 2024).

In addition to economic empowerment, the second year includes school infrastructure strengthening through collaboration with local schools facility improvement, scholarships, and learning equipment ensuring quality education access for children of *mustahik* families and reinforcing the long-term human capital investment of this Islamic philanthropy program.

c) Independence Phase and Social Contribution

Following foundational coaching (Year 1) and economic development (Year 2), beneficiaries enter the third year: independence and program exit. The focus shifts to consolidating built capacity and adapting *mustahik* to self-sufficiency without intensive YBM BRILiaN intervention. In Year 3, the social aspect is concretely implemented: *mustahik* actively contribute to surrounding communities through self-initiated social programs and community service the fullest expression of Islamic philanthropy's transformative vision. Evidence of this transformation includes Year 3 beneficiaries voluntarily distributing *infak* and *zakat* within their communities a qualitative outcome confirmed by the program supervisor (Interview with Isna, supervisor, April 29, 2025) and consistent with the *mustahik* to *muzakki* transformation documented in productive zakat literature (Mawardi et al., 2023; Ayuniyyah et al., 2022).

d) Challenges in Implementing the Family Strengthening Program

A key challenge in implementing this Islamic philanthropy program is variation in beneficiary participation and commitment. Some families demonstrate high enthusiasm and consistency, while others are passive and active only during material distribution. This transactional participation pattern obstructs building independence and program sustainability (Interview with Isna, supervisor, April 29, 2025).

YBM BRILiaN addresses these challenges through more intensive mentoring, social cohesion strengthening, and continuous education about the program philosophy of Islamic philanthropy. Personalized approaches, motivation strengthening, and awareness-building about long-term benefits are key strategies for minimizing drop-out rates and maximizing the program's transformative impact.

It is important to acknowledge that the analysis of challenges above reflects primarily the institutional and supervisor perspective. The absence of direct beneficiary interviews in this study means that beneficiary experiences of program challenges including possible frustrations with the three-year timeline, disagreements with capital allocation decisions, or unmet health and educational needs are not directly captured. As noted in the methodology, this represents a limitation that future research incorporating beneficiary interviews, household surveys, or program evaluation data could address. The absence of systematic beneficiary feedback mechanisms at the institutional level is itself a governance observation that merits attention.

Theoretical Integration, Comparative Analysis, and Normative Juridical Assessment

Fadilah et al. (2019), found that Islamic philanthropy through zakat strengthens community empowerment a finding consistent with the first year of the Family Strengthening Program emphasizing spiritual, educational, and health coaching. A key distinction is that while Fadilah et al. documented community-level impacts, YBM BRILiaN directs intervention specifically at the family unit, allowing more targeted household-based capacity building an analytical level that bibliometric studies of Islamic philanthropy identify as underrepresented in the literature (Huda et al., 2023).

This study's findings therefore contribute to filling this gap by demonstrating that family-unit interventions produce a qualitatively distinct outcome: the intergenerational transmission of economic agency, as evidenced by the role of parenting training and children's scholarship provision in building human capital across generations rather than within a single beneficiary cohort. Both family-level and community-level interventions have distinct strengths (Richardson et al., 2020); optimal Islamic philanthropy models may need to simultaneously operate at multiple social levels (Abdulquadri & Quadri, 2025).

On the challenge of transactional participation, Butler (2025), found that philanthropy faces systemic challenges of transactional engagement convergent with this study's findings and suggesting that transactional participation is a sector-wide design challenge, not an institution-specific failure. Daulay et al. (2024) similarly report that transactional mindsets hinder empowerment in Islamic philanthropy contexts.

Compared to Daulay et al.'s findings from Lazismu Medan where transactional participation was addressed primarily through spiritual motivation YBM BRILiaN's response is more structurally embedded: the three-year sequential architecture itself functions as an anti-transactional design, since economic assistance (MIGP) is deliberately deferred to Year 2, ensuring that families who persist only for material gain self-select out before the productive capital phase. This represents a structural innovation in Islamic philanthropy program design that has not been documented in prior literature (Ruja et al., 2024).

Regarding the contribution to Islamic economic law theory, this study extends the application of *maqashid al-shariah* frameworks beyond their traditional use as evaluative criteria for individual transactions to the level of institutional program architecture. Previous studies applying *maqashid* to Islamic philanthropy (Dirie et al., 2024; Mabrukah & Sadiq, 2024) have largely assessed compliance at the instrument level (whether zakat satisfies *hifz al-māl*). This study demonstrates that a multi-year family empowerment

program can realise all five *maqashid* simultaneously at the household level a finding that challenges the reductive framing of zakat as primarily an economic instrument and positions Islamic philanthropy as a comprehensive social welfare architecture with juridical coherence (Aeni, 2025).

Beyond sociological comparison, a normative-juridical assessment grounded in *maqashid al-shariah* reveals that this Islamic philanthropy program systematically realises all five essential objectives of Islamic law (*al-kulliyāt al-khams*) at the household level. First, the protection of religion (*hifz al-dīn*) is realised through spiritual coaching: Qur'anic literacy, structured prayer accountability, and worship equipment provision transforming religious obligation into internalized household practice.

Second, the protection of life (*hifz al-nafs*) is served through the health pillar: monthly nutritious food, periodic medical examinations, and BPJS facilitation reduce mortality and morbidity risks among marginalised *mustahik* families, addressing the *dharuriyyāt* (necessities) level of *maqashid*.

Third, the protection of intellect (*hifz al-'aql*) is advanced through scholarships, learning equipment, and parenting training recognising the family as the primary locus of intellectual formation. Fourth, the protection of lineage (*hifz al-nasl*) is inherent in the program's family-unit design: strengthening intergenerational bonds and parental responsibility reinforces the social institution Islamic law most prioritises. Fifth, the protection of wealth (*hifz al-māl*) is realised through MIGP: *hibah*-based asset capitalisation creates sustainable income sources that by Year 3 transform *mustahik* into *muzakki* who voluntarily contribute charity (*infaq*) and zakat, fulfilling the redistributive mandate of Islamic wealth protection (Ayuniyyah et al., 2022).

From the perspective of Islamic economic legal principles, the three-year Islamic philanthropy cycle embodies the concept of *al-tanmiyah al-mutakamilah* (integrated development): zakat, as a redistributive instrument of Islamic law, should be deployed not for consumptive charity perpetuating dependency, but for productive, rights-based empowerment generating lasting economic self-sufficiency (Mawardi et al., 2023; Fatah et al., 2023).

This principle distinguishes *zakat konsumtif* (consumptive zakat as direct relief) from *zakat produktif* (productive zakat as capital for income generation) the model that contemporary Islamic economic jurisprudence favours for sustainable poverty alleviation (Choiriyah et al., 2020; Zauro et al., 2020).

The program's progression from human capital formation (Year 1), through *hibah*-based asset capitalisation (Year 2), to independent economic agency and voluntary social contribution (Year 3) precisely mirrors this jurisprudential vision. The *mustahik*-to-*muzakki* transformation is not merely a social outcome but constitutes the legal and moral fulfilment of Islamic

philanthropy’s highest objective: creating self-sustaining economic agents who enter the redistributive cycle of Islamic social finance, realising *al-‘adālah al-ijtimā‘iyyah* (redistributive justice) that undergirds the institution of zakat in Islamic economic law (Mabrukah & Sadiq, 2024; Aeni, 2025).

Table 2. YBM BRILiaN RO Yogyakarta Family Strengthening Program

Program Stage	Main Findings	Main Activities	Challenges
First Year: Spiritual, Educational, Health Coaching	Spiritual, educational, and health coaching as Islamic philanthropy foundation. Realises <i>hifz al-dīn, hifz al-nafs, and hifz al-‘aql of maqashid al-shariah</i> . These constitute empirically observed program outcomes mapped onto normative maqashid criteria, not independent quantitative measurements.	Iqra training, recitation, prayer/charity control books, scholarships, parenting training, nutritious food, Health BPJS.	Family impatience waiting for economic assistance; low participation in parenting training.
Second Year: MIGP	Economic empowerment through Islamic philanthropy productive capital. Juridically: capital = hibah under tamlik; compliant with Art. 27 Law 23/2011 and <i>asnaf al-fuqarā’/al-masākin</i> (QS. Al-Taubah: 60). Realises <i>hifz al-māl</i> .	Business equipment/raw materials, entrepreneurship training, mentoring, school renovation, scholarships.	Transactional participation. Need for formal written akad documentation and sharia governance per DSN-MUI/BAZNAS.
Third Year: Independence and Social Contribution	Business independence and <i>mustahik-to-muzakki</i> transformation. Realises <i>hifz al-māl and al-‘adālah al-ijtimā‘iyyah</i> ; fulfils Islamic philanthropy’s highest juridical objective.	Independent business management, community service, voluntary <i>infak/zakat</i> distribution.	Some families less consistent in social contribution without material incentives. YBM BRILiaN addresses this through ongoing mentoring, education about program philosophy, and community-based motivation strengthening (Y. BRILiaN, 2025). Direct beneficiary perspectives on

			Year 3 challenges were not captured in this study and represent a limitation for future research.
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CLOSING

This study examined the Islamic philanthropy-based Family Strengthening Program of YBM BRILiaN RO Yogyakarta through empirical and normative-juridical lenses. Empirically, this study addresses all three research questions. Addressing the first research question on program design and implementation: the spiritual-educational-health coaching of Year 1 builds foundational household capacity across *the hifz al-dīn, hifz al-nafs, and hifz al-‘aql* dimensions of maqashid al-shariah. The MIGP of Year 2 delivers targeted productive capital to verified asnaf families, improving business operational capacity as documented in beneficiary testimonies. Year 3 achieves the *mustahik-to-muzakki* transformation, confirmed through voluntary social financial contributions within communities. Addressing the second research question on institutional challenges, two principal challenges were identified: (a) beneficiary impatience during the Year 1 coaching phase, as families awaiting economic assistance show reduced engagement with spiritual and educational components; and (b) transactional participation patterns, where some beneficiaries remain passive except during material distribution a challenge YBM BRILiaN addresses through its deliberately deferred MIGP structure and continuous mentoring, functioning as a built-in anti-transactional program architecture. The absence of formal beneficiary feedback mechanisms also emerged as a governance observation requiring institutional attention.

Juridically, this study concludes as follows. First, the MIGP capital assistance is legally sound under Islamic law and Indonesian positive law: it operationalises the *tamlīk* principle through the *hibah* akad, correctly distributes to *asnaf al-fuqarā'* and *al-masākīn* per QS. Al-Taubah: 60, and complies with Article 27 of Law No. 23 of 2011 on productive zakat (*zakat produktif*). Second, the contractual form is *hibah* (unconditional grant) not *qard* or *murabahah* which is the form most consistent with the Islamic prohibition *la yarji‘u al-zakāh* and Indonesian zakat regulatory frameworks. While contemporary fiqh permits certain other productive akad forms (such as *mudharabah* or *musyarakah*) in zakat utilisation, the *hibah* form adopted by YBM BRILiaN is the most legally unambiguous and is fully consistent with both classical fiqh authorities and current Indonesian positive law (Abdullah et al., 2024; Septiana et al., 2025).

Third, the three-year cycle constitutes a deliberate juridical application of *al-tanmiyah al-mutakamilah* (integrated development) that holistically realises all five *maqashid al-shariah* objectives *hifz al-dīn*, *hifz al-nafs*, *hifz al-‘aql*, *hifz al-nasl*, and *hifz al-māl* at the household level; the *mustahik-to-muzakki* transformation is the legal fulfilment of *al-‘adālah al-ijtimā‘iyyah* (redistributive justice) in Islamic economic law (Mawardi et al., 2023). This constitutes a contribution to *maqashid al-shariah* theory by demonstrating that the framework can be applied not only to evaluate individual *fiqh* transactions but to assess the juridical coherence of multi-year institutional program architectures an application level not previously documented in Islamic philanthropy literature (Dirie et al., 2024;Huda et al., 2023).

Fourth, a governance gap is identified: the absence of formal written *akad hibah* documentation per beneficiary risks undermining sharia compliance transparency. It is recommended that YBM BRILiaN formalise this documentation specifying asset type, value, and *asnaf* classification per DSN-MUI Fatwa on Productive Zakat and BAZNAS governance standards. Additionally, the institution is recommended to establish a systematic beneficiary feedback mechanism to capture the voices and experiences of *mustahik* families, which would strengthen both program governance and the evidence base for future replication of this model.

These four juridical conclusions together with the empirical evidence of the *mustahik-to-muzakki* transformation offer a legally validated and replicable model for sharia-compliant Islamic philanthropy-based family empowerment in Indonesia and comparable Muslim-majority contexts, contributing to the normative-juridical dimension that prior Islamic philanthropy studies have largely neglected (Yulianti & Afiah, 2022;Daulay et al., 2024).

Declaration of Conflict of Interest

The article entitled “Sharia Compliance in Islamic Philanthropy-Based Family Empowerment: A Legal Analysis of YBM BRILiaN RO Yogyakarta” submitted for publication in *Al-Amwal: Jurnal Hukum Ekonomi Islam*, is the author’s original work and has not been previously published. All contributing authors have been transparently acknowledged and appropriately listed in accordance with academic ethical standards.

Author Contributions

Ahmad Syawal: Conceptualization, methodology, data curation, formal analysis, writing, and visualization.

Sedya Santosa: Validation, Assessment, and Scholarly Review.

Musdalifa: support, write and analyze.

All authors have approved the final manuscript and take responsibility for its content.

Generative AI Statement

During the preparation of this article, the author used AI solely to refine grammatical structure, translate content from Indonesian to English, paraphrase sentences, and ensure overall writing consistency.

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