

From Charity to Agency: Expanding Human Capabilities through Islamic Philanthropy-Based Education and Poverty Alleviation in Rural Indonesia

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ABSTRACT

Traditional Islamic philanthropy has long been criticized for its charity-based approach, which often fosters dependency rather than empowerment. In the contemporary era of the Sustainable Development Goals (SDGs), a paradigm shift toward 'agency' is essential. This study explores how Islamic philanthropic institutions, specifically LAZISNU Tuban, navigate this transition by integrating religious mandates with global developmental benchmarks. Drawing on an extensive 21-month qualitative case study (July 2024 – March 2026), this research utilizes an integrative *socio-Maqāṣid* framework, combining Pierre Bourdieu's social capital theory with Amartya Sen's Human Capability Approach. Data were gathered through in-depth interviews with institutional elites and grassroots beneficiaries, participant observation, and a multi-year audit of institutional documents. The study reveals that LAZISNU Tuban operates through a model of institutional hybridity, effectively synthesizing traditional charismatic authority with modern professional governance. The results indicate that zakat-based educational programs have evolved beyond mere financial assistance into mechanisms for expanding human capabilities, enabling marginalized students to achieve upward social mobility and structural autonomy. Furthermore, the research identifies a process of vernacularization, where the global SDGs are sacralized through the lens of *Maqāṣid al-Syarī'ah* (*ḥifẓ al-'aql* and *ḥifẓ al-māl*), making universal goals culturally and religiously resonant at the grassroots level. Theoretically, this study bridges transcendental theology and empirical development studies. Practically, it offers a replicable model for faith-based organizations to accelerate the 2030 Agenda by fostering genuine human agency within rural Muslim societies.

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INTRODUCTION

Islamic philanthropy has emerged as one of the most resilient social safety nets within contemporary Muslim societies, functioning not merely as a ritualistic redistribution of wealth but as a transformative engine for socio-economic justice (Bustami, Toni, Syafii, & Azhari, 2026; Fuadi, 2012; Runtiningsih, Jayanto, Asrori, Putra, & Asif, 2025; Ulfah Alfiyah Darajat, 2025). Rooted in the mandates of *zakāt* (obligatory alms), *ṣadaqah* (voluntary charity), and *waqf* (endowment), these instruments have historically provided the backbone for public services, ranging from education to healthcare, long before the advent of the modern welfare state (Aziz, 2025, 2026; Aziz, Sholikah, Mujrimin, & Ghazali, 2026). However, as the global community moves toward the final years of the United Nations Sustainable Development Goals (SDGs) 2030 agenda, a critical tension has surfaced within the philanthropic landscape. Traditional models of Islamic charity have frequently been criticized for fostering a culture of dependency through consumptive distribution, rather than cultivating human agency the capacity of individuals to navigate their socio-economic destinies independently. In the Indonesian context, where Islamic civil society organizations wield immense symbolic and social capital, the transition from alms-giving to agency-building represents a pivotal shift in the architecture of faith-based development (Benthall, 2016; Fauzia, 2017b; Petersen, 2018).

The persistence of structural poverty in rural Indonesia requires re-evaluating how religious-based financial instruments can be optimized to achieve sustainable outcomes. While the state has implemented various poverty alleviation schemes, the geographical and bureaucratic limitations of government-led initiatives often leave a significant funding and service gap at the grassroots level. Islamic Philanthropic Organizations (IPOs) like LAZISNU (Lembaga Amil Zakat, Infaq, dan Shodaqah Nahdlatul Ulama), affiliated with the world's largest Muslim organization, Nahdlatul Ulama, play a strategic role. Operating through a decentralized network that reaches even the most remote villages, these institutions not only mobilize financial resources but also use religious authority to legitimize development goals. However, it remains unclear whether the institutionalization of zakat actually expands the capabilities of people with low incomes or merely provides temporary relief from material deprivation (Fauzia, 2013).

Central to this inquiry is the integration of the *maqāṣid al-syarī'ah* (the higher objectives of Islamic law) with the Human Capability Approach. Traditionally, scholars viewed *maqāṣid* through a narrow legalistic lens that protected religion, life, intellect, progeny, and property. However, a contemporary systemic approach to *maqāṣid* argues that these objectives are essentially developmental in nature. For instance, the protection of the intellect (*ḥifẓ al-'aql*) should be reimagined as the right to quality education and the expansion of human capital. Similarly, the protection of wealth (*ḥifẓ al-māl*) must be understood as preventing wealth concentration and promoting financial independence for the marginalized. By bridging this theological framework with Amartya Sen's Capability Approach, development is no longer measured by mere income growth, but by the expansion of functionings what a person can actually do and be (Auda, 2007).

Extant literature on Islamic philanthropy has documented the evolution of zakat management in the Muslim world, yet several gaps persist. Amelia Fauzia's seminal work on the history of Islamic philanthropy in Indonesia highlights how IPOs have transformed from traditional, unorganized charities into modern, state-recognized institutions (Fauzia, 2013). While Fauzia provides an excellent historical trajectory, her analysis focuses more on the state-society relationship than on the granular

impact of these institutions in fostering human agency at the rural grassroots. Similarly, Jonathan Benthall's exploration of Islamic charities emphasizes the humanitarian role of faith-based organizations (FBOs) in troubled times, arguing that Islamic humanism offers a unique alternative to Western secular NGOs (Benthall, 2016; Varisco, 2021). However, Benthall's work remains primarily at the macro-sociological level, leaving the specific mechanisms of educational empowerment through zakat underexplored (Amy Singer, 2011; Divine, 2010; Pollard, 2011; Singer, 2006).

Furthermore, scholarly debates led by Mehmet Asutay regarding the Islamic moral economy suggest that Islamic finance has largely failed its social mission by becoming too aligned with neoliberal market logics (Asutay, 2012; Mehmet, 2012; Mehmet Asutay, 2011). Asutay argues that a true Islamic economic system must be rooted in the *maqāṣid* (objectives of the Islamic economy) to ensure social justice and empower marginalized communities. This critique is crucial for the study of zakat management in Lazisnu Tuban, particularly in the period prior to 2023, where the process was based on no structured planning and management, and without the empowerment model adopted by Lazisnu Tuban from 2023 to the time of this research (2026) (MIH, 2026). Therefore, this raises the question of whether local community organizations (such as LAZISNU Tuban) have successfully rejected market-driven development models in favor of ethically grounded community empowerment. In a similar vein, Habib Ahmed points out that while zakat and waqf have enormous potential for poverty alleviation, the lack of innovative institutional frameworks often hinders their effectiveness in the contemporary global economy (Ahmad, 2004; Ahmed, 2004a, 2004b). These studies provide a robust foundation for understanding the institutional challenges, but they often lack the longitudinal field evidence required to see how these theories translate into practice over time (Odén & Samuelsson, 2019).

Recent research by Nasir Shirazi and others has attempted to link zakat directly with the SDGs, particularly in reducing income inequality (Shirazi, 2014b, 2014a). Shirazi's econometric models suggest a positive correlation between effective zakat distribution and poverty reduction in OIC member countries. Yet, these quantitative studies often miss the sociology of the sacred the complex interplay between religious piety, social capital, and local power relations that define how philanthropy actually works in a specific locale like Tuban. Moreover, the work of Marie Juul Petersen on Islamic FBOs and global development shows that while these organizations adopt the language of international development (like the SDGs), they often redefine these concepts through a religious lens (Bielefeldt, Pinto, & Petersen, 2022; Odén & Samuelsson, 2019; Petersen, 2012, 2018, 2025; Sezgin, 2017). This vernacularization of development goals is a critical area that requires more empirical investigation, especially in Indonesia's rural landscape where the influence of *ulama* (clergy) remains paramount (ASHBEE, 2005; Hanford, 2006; Owens, 2005; Wuthnow, 2009).

Based on the systematic description and review of the key international literature mentioned above, this research's position within the global academic debate and its novelty are explained in the following table:

Table 1. State of the Art: International Literature on Islamic Philanthropy and Development

Author (Year)	Focus of Study	Key Findings	Research Gap
Amelia Fauzia (2013)	The history and institutionalization of Islamic philanthropy in Indonesia.	Documents the shift of Islamic philanthropy from unorganized traditional charity to	Primarily focuses on state-society political relations; lacks granular analysis of the

		modern, state-recognized institutions.	impact on human capability expansion in rural contexts.
Jonathan Benthall (2016)	The humanitarian role of Faith-Based Organizations (FBOs) in global crises.	Argues that Islamic humanism offers a unique faith-based alternative to Western secular NGO models.	Remains at a macro-sociological level; fails to explore the micro-mechanisms of zakat-based education as a tool for individual agency building.
Mehmet Asutay (2012)	The social failure of Islamic finance in relation to the Islamic Moral Economy.	Asserts that Islamic financial institutions have converged with neoliberal market logics, failing their social justice mandates.	Evaluates macro-financial systems; does not capture how local grassroots organizations hybridize their operations to maintain ethical and religious integrity.
Nasir Shirazi (2014)	Quantitative analysis of integrating zakat and waqf into poverty reduction strategies (SDGs).	Identifies a significant positive correlation between efficient zakat distribution and poverty reduction in IDB member countries.	Highly econometric in nature; overlooks the sociology of the sacred (the interplay of piety, social capital, and local power) that determines success in the field.
Marie Juul Petersen (2018)	The vernacularization (localization) of global development goals by Islamic FBOs.	FBOs adopt global language (SDGs) but redefine these concepts through their own specific theological lenses.	Requires further longitudinal evidence from rural Indonesia regarding the transformation of beneficiaries into independent agents of development.
Jasser Auda (2008)	The systemic philosophy of <i>Maqāṣid al-Syarī'ah</i> .	Proposes that <i>maqāṣid</i> should be understood as a dynamic, developmental system rather than a mere set of legalistic protections.	Presents a purely theological framework; lacks empirical validation through field data concerning the socio-economic mobility of rural communities.
M. Kabir Hassan (2016)	Governance and transparency within zakat institutions.	Efficiency in management and transparency in reporting are the primary drivers of public trust in zakat organizations.	Focuses on technical professionalism; overlooks the paradigmatic shift from traditional alms-giving to the construction of human capabilities.

Janine Clark (2004)	Islamic social welfare networks in the Middle East.	Finds that Islamic social institutions sometimes inadvertently reinforce middle-class networks rather than empowering the ultra-poor.	Restricted to the Middle Eastern context; fails to examine how Indonesian mass organizations (like NU) utilize deep social capital to reach the marginalized at scale.
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Based on the table above, this article fills the gap left by these researchers through: (1). theoretical synthesis (*socio-Maqāṣid* capability): Combining Bourdieu's social capital (Sociology), Jasser Auda's Maqasid (theology), and Amartya Sen's capabilities (development economics) in one integrated analysis; (2). Paradigm transition (charity to agency): Explicit focus on how mustahik transform into independent agents, not just subjects receiving assistance; (3). Longitudinal depth (2024–2026): Providing empirical evidence over 21 months (including two Ramadan cycles and two annual audit cycles). A longitudinal ethnographic approach allows researchers to capture the fluctuating dynamics of resource mobilization and non-linear philanthropic behavior; (4). Vernacularization context: Empirically proving how the UN SDGs are sacralized through the language of Maqasid to ensure the sustainability of the program at the grassroots level (Tuban, East Java).

So, the state of the art in this field currently stands at a crossroads between economic efficiency and theological integrity. While institutional studies by scholars such as M. Kabir Hassan have focused on the governance and transparency of zakat institutions as key drivers of success (Choudhury & Hassan, 2016; Hassan, 2015; Hassan, Alshater, Hasan, & Bhuiyan, 2021; Hassan, Chiamonte, Dreassi, Paltrinieri, & Piserà, 2022; Hassan, Kazak, Akcan, & Arik, 2024; Hassan & Lewis, 2007b, 2007a; Kabir Hassan, 2020), there is a growing realization that good governance alone is insufficient if it does not lead to a shift from charity to agency. Janine Clark's research on Islamic social institutions in the Middle East warns that FBOs can inadvertently reinforce middle-class networks rather than empower the poorest of the poor (Carapico, 2005; Clark, 2004; Sanasarian, 2004). In Indonesia, studies on LAZISNU have often been celebratory, documenting the institution's vast growth without critically examining the institutional hybridity it must maintain, balancing the *barākah* (blessing)-based logic of the traditional pesantren with the audit-based logic of modern management (R. Hefner, 2009; R. W. Hefner, 2000, 2002, 2011, 2019; Robert W. Hefner, 2015).

This study identifies three critical research gaps in the existing literature. First, the literature lacks integration between the sociology of religion (specifically Bourdieu's social capital) and the contemporary *maqāṣid* framework in analyzing philanthropic practices. Most studies are either purely sociological or purely theological. Second, while poverty alleviation is a common theme, the specific role of Islamic philanthropy in expanding human capabilities, as defined by Amartya Sen, remains under-theorized in the Indonesian rural context. Third, longitudinal ethnographic data capturing the dynamics of local IPOs over an extended period, specifically through the lens of the 2024–2026 development cycle, remain scarce. Many studies rely on one-shot interviews or annual reports, which may not capture the complexities of beneficiary agency and institutional navigation.

To address these gaps, this article introduces the *socio-maqāṣid* capability framework as its primary novelty. This framework allows for a multidimensional analysis of LAZISNU Tuban not just as a financial entity, but as a symbolic power broker that converts religious piety into developmental capital.

By synthesizing Jasser Auda's systemic *maqāṣid* with Sen's capabilities, this research moves beyond the consumptive vs. productive zakat dichotomy. Instead, it theorizes the vernacularization of SDGs, showing how universal goals like No Poverty (SDG 1) and Quality Education (SDG 4) are successfully sacralized in Tuban through the lens of Islamic law to ensure higher community buy-in and long-term sustainability.

The significance of this research is further highlighted by its temporal context. Conducted from July 2024 to March 2026, this 21-month ethnographic engagement allows for an unprecedented look at how a local IPO navigates the final, critical years of the SDG 2030 countdown. Tuban, a regency with deep Nahdlatul Ulama roots, serves as an ideal living laboratory for observing the interplay between traditionalism and modern development. During this period, the study witnessed two full cycles of Ramadan, the peak of resource mobilization and the subsequent implementation of multi-year educational scholarships, providing a rich, longitudinal dataset that challenges the dependency narrative and proves the viability of the agency-building model.

Furthermore, this research is urgent for two reasons: profound theoretical innovation and strategic practical implications. Theoretically, this study is crucial as it addresses an existential gap in Islamic development studies by synthesizing the *socio-maqāṣid* framework with Sen's Capability Approach. In an era where secular development models often fail to resonate with deeply religious societies, this research provides a crucial theoretical bridge to understanding how transcendental piety can be transformed into human agency. This shift is crucial for moving academic discourse from a purely legalistic or macroeconomic view of zakat to a more nuanced, socio-theological understanding of human development. Practically, this research serves as a strategic blueprint for various stakeholders navigating the 2030 Agenda. For policymakers (such as BAZNAS and the Ministry of Religious Affairs), this study provides empirical evidence on a replicable 'vernacularization model' to accelerate the localization of SDGs in rural areas. For zakat practitioners and managers of faith-based organizations (FBOs), this research offers a proven framework for shifting their organizational logic from 'consumptive charity' to 'productive agency', thereby ensuring greater long-term social impact.

From a sociological perspective, the study uses Pierre Bourdieu's concepts of social capital and symbolic capital to explain LAZISNU's effectiveness. In the rural communities of Tuban, the institution's legitimacy is not derived from its legal permit alone, but from its connection to the *Kiai* (religious leaders). This social capital allows LAZISNU to mobilize funds with far lower transaction costs than state agencies. However, the study also examines how LAZISNU manages the institutional logic of professionalism, incorporating audits, annual reports, and digital tracking, to maintain the trust of a more modern, urbanized *muzakkī* (zakat-payer) demographic that has begun to emerge in the region.

Furthermore, this article engages with the global discourse on localization in development. It argues that the top-down approach often fails because it lacks cultural resonance. By framing the 2024-2026 development programs in the language of *maqāṣid al-syarī'ah*, LAZISNU Tuban has effectively localized the SDGs, making them part of the community's spiritual duty. This vernacularization process is crucial for any global development agenda seeking to succeed in highly religious societies. The success of the 'NU Care Cerdas' program, for instance, is measured not just by enrollment numbers, but by the intellectual autonomy it gives beneficiaries, transforming them from recipients of aid into agents of change.

The methodological rigor of this study, combining deep ethnography, institutional audit, and elite interviews provides a counter-narrative to the idea that faith-based philanthropy is inherently conservative or resistant to change. On the contrary, the findings from 2024–2026 show a high degree of strategic adaptation, in which traditional religious networks are repurposed for sophisticated social interventions. By documenting this transformation, the study contributes a new model of indigenous sustainable development that is both spiritually grounded and managerially sound, providing a blueprint for other Muslim-majority countries.

Ultimately, this article aims to fill the intellectual vacuum in the study of rural Islamic social finance by offering a critical, longitudinal, and theoretically driven analysis of LAZISNU Tuban. It challenges the academic community to move beyond the secular-religious binary in development studies and instead embrace the complex hybridization that occurs at the grassroots. By focusing on the 2024–2026 period, the research offers a timely and relevant contribution to the debate on how religious institutions can serve as primary drivers of the 2030 Agenda in a post-modern yet deeply pious society like Indonesia.

This article aims to analyze the role of Islamic philanthropy in shifting the paradigm from material charity to human agency in rural development. Specifically, the study is structured to achieve three interrelated research goals: First, it critically examines the dynamics of institutional hybridity within LAZISNU Tuban, exploring how the institution synthesizes traditional religious authority with modern professional governance to maintain social legitimacy and operational accountability. Second, it evaluates the transformative impact of zakat-based educational and economic programs (2024–2026) in fostering human capabilities among marginalized communities, thereby facilitating upward social mobility and breaking generational poverty cycles. Third, it theorizes the vernacularization of the Sustainable Development Goals (SDGs) through the lens of *Maqāṣid al-Syarī'ah*, investigating how transcendental theological imperatives serve as a mechanism for the successful localization and sacralization of global development benchmarks at the grassroots level.

METHODS

This research employs a qualitative methodology through an intrinsic case study design centered on LAZISNU (Lembaga Amil Zakat, Infaq, dan Sedekah Nahdlatul Ulama) in Tuban, Indonesia. LAZISNU Tuban was chosen not only because of its geographic importance as a NU stronghold, but also because of its sophisticated implementation of productive-transformative philanthropy. The 'NU Care Cerdas' (scholarship) and 'NU Care Berdaya' (MSME empowerment) programs are highlighted as prime empirical examples where philanthropy is used to promote human empowerment and long-term capacity building, rather than simply consumption. This makes LAZISNU Tuban an ideal representative case to observe the transition 'from charity to empowerment' within a socio-theological framework. The case study approach was selected for its capacity to facilitate an in-depth, longitudinal exploration of a bounded system where religious values, institutional governance, and socio-economic transformation intersect at the grassroots level (Yin, 2018). By focusing on LAZISNU Tuban, this study examines a critical unit within the world's largest Islamic organization, offering a rich living laboratory for observing how traditional religious networks are modernized for professional development interventions. Rather than seeking statistical generalization, this design aims for theoretical transferability, specifically in understanding the shift from charity-based distribution to agency-building models within a *socio-maqāṣid* framework (Elizabeth, 2016; Merriam, B Tisdell, 2016; Merriam, 2009). The qualitative nature of this inquiry allows for a nuanced capture of the symbolic power

exercised by the institution and the subjective experiences of empowerment felt by the beneficiaries during the post-2024 development cycle (Buchanan, Bourdieu, Raymond, & Adamson, 1993; Corsaro & Bourdieu, 1992; Edelman, Bourdieu, Thompson, Raymond, & Adamson, 1992; Ningtyas, 2015a, 2015b).

The data for this inquiry are categorized into primary and secondary sources, gathered through an extensive field engagement spanning twenty-one months, from July 2024 to March 2026. Primary data were generated through multi-perspective in-depth interviews and participant observation, conducted during significant cycles of institutional activity, including two full Ramadan mobilization periods. Secondary data were meticulously curated from internal institutional records, comprising annual reports (2023–2025), strategic work plans (RKAT), financial audits, and digital tracking logs of the 'NU Care Cerdas' and 'NU Care Berdaya' programs (Creswell, John.W & Poth, 2016; Creswell, 2007; John W. Creswell; Cheryl N. Poth, 2017). This prolonged ethnographic presence allowed the researchers to move beyond official institutional narratives and witness the lived realities of programmatic implementation. The longitudinal timeframe (2024–2026) is particularly significant as it covers the crucial period of national and local development shifts in the final countdown toward the 2030 Sustainable Development Goals, ensuring the data's currency and strategic relevance for contemporary development discourse (R. W. Hefner, 2002, 2011, 2019).

Operationally, the research followed four systematic, recursive stages. The first stage, the preparatory-exploratory phase, involved mapping the theoretical intersections between Bourdieu's social capital and Auda's systemic *Maqāṣid* to refine the field instruments. The second stage involved active fieldwork, characterized by semi-structured interviews and shadowing institutional officers during the distribution of educational and economic aid in rural Tuban. The third stage utilized thematic analysis based on the Miles and Huberman model, where data were transcribed, coded, and categorized according to the emergent themes of institutional hybridity, capability expansion, and SDGs vernacularization (Matthew B Miles, A Michael Huberman, & Johnny Saldana, 2014; Miles, M. B., Huberman, A. M., 2018; Mattheu B Miles & Huberman, 1994; Matthew B. Miles, Huberman, & Saldana Johnny, 2023). The final stage focused on theoretical synthesis and triangulation, where field findings were cross-referenced with institutional documentation and contemporary literature to ensure the validity and reliability of the analytical conclusions (Flick; U., 2022; U Flick, 1998; Uwe Flick, 2009). This operational rigor ensures that the findings are not merely descriptive but are analytically grounded in the lived complexities of Islamic philanthropic practices (Auda, 2007).

Informants for this study included the Head of the LAZISNU Tuban Office, two core administrators of LAZISNU Tuban, three undergraduate scholarship students, and two beneficiaries of the NU Care Berdaya program. The researchers selected all informants through sampling to ensure a comprehensive multi-stakeholder perspective. At the institutional level, the study conducted elite interviews with the Office Manager (Kepala Kantor) of LAZISNU Tuban to capture the strategic logic of governance and the management of symbolic capital within the Nahdliyin network. To capture the bottom-up impact of these interventions, the study interviewed grassroots beneficiaries (*mustahiq*), specifically students receiving long-term scholarships for higher education and impoverished families receiving productive business capital. These student interviews provided critical data on capability expansion and social mobility, while discussions with marginalized households revealed the dynamics of human agency in overcoming structural poverty. All interviews followed strict ethical protocols, including informed consent and anonymization where necessary, to capture the authentic voices of

those at the center of the philanthropic-agency nexus in rural Indonesia. Apart from that, the author did not objectively become an informant in this research.

FINDINGS AND DISCUSSION

The Dynamics of Institutional Hybridity: Negotiating Charismatic Authority and Professional Governance

The first finding of this 21-month longitudinal study reveals that LAZISNU Tuban operates as a hybrid institution, a term that describes its successful navigation between two seemingly contradictory institutional logics: the logic of traditional-charismatic authority (the Nahdliyin tradition) and the logic of modern-professional governance. During the research period (2024–2026), LAZISNU Tuban demonstrated that religious legitimacy, derived from the symbolic capital of the Kiai and the institutional umbrella of Nahdlatul Ulama, is not a barrier to professionalization but rather its primary catalyst. The institutionalization of the *Annual Work Meeting and Budget* (RKAT) in late 2024 and 2025 proves this hybridization. It was observed that while the decision-making process involves a modern bureaucratic structure, the underlying trust is anchored in the blessing (*barākah*) associated with the organization's religious mission. As noted in institutional reports, the 2026 RKAT specifically focused on strengthening data-driven accountability, yet the session was opened with traditional prayers, reinforcing the idea that audit culture and spiritual piety can coexist in a symbiotic relationship (PCNU Tuban, 2024c).

This hybridity is empirically visible in the organization's commitment to transparency and public accountability. The Annual Report 2023, publicized in early 2024, and the subsequent 2025 report served not only as financial disclosures but also as mechanisms to build communal trust (*symbolic power*). By publishing achievements such as a 5% increase in UPZIS (Zakat, Infaq, and Alms Collection Units) collections to 82 million IDR by 2025, LAZISNU Tuban used professional metrics to validate its spiritual mandate (LAZISNU PCNU Tuban, 2025a). From Bourdieu's perspective, this transparency represents a conversion of social capital (community loyalty) into financial capital, which is then reinvested back into the community. The shift toward a digitalized, systematic reporting model indicates that LAZISNU Tuban is moving away from an informal-charitable model toward a formal-professional one, without alienating its traditionalist base in rural Tuban (LAZISNU PCNU Tuban, 2023c).

Moreover, the logic of professionalism is integrated with a strong local embeddedness. The organization's response to local disasters, such as providing emergency aid for fire victims or water assistance during droughts, shows that its bureaucratic structure is agile enough to respond to grassroots crises (LAZISNU PCNU Tuban, 2024a; YM, 2026). This agility is rooted in their extensive network of volunteers (UPZIS) who function as the organization's eyes and ears in the villages. Participant observations in 2025 revealed that while institutional decisions were made at the head office through formal coordination, program execution relied heavily on the social capital of local Kiai and mosque administrators. This synthesis allows LAZISNU Tuban to bypass the typical distrust of bureaucracy often found in rural Indonesia, as the organization is perceived as both a professional NGO and a sacred religious body (MA, 2025).

The peak of this professional logic was observed during the 2026 RKAT, which formally legalized the institution's strategic plan for the next cycle. In this forum, it was argued that professionalism is a form of worship (*'ibādah*). This theological justification for management standards ensures that staff members do not view auditing as an external secular imposition but as a religious duty to maintain the

trust (*amānah*) of the *muzakkī* (zakat payers) (LAZISNU PCNU Tuban, 2025d). The research field notes emphasize that this sacralized professionalism is what distinguishes LAZISNU Tuban from state-led welfare agencies. The state often relies on legal-rational authority alone, whereas LAZISNU Tuban combines it with the symbolic power of religious charisma, making its governance more resonant and resilient in Tuban's traditionalist heartland.

From Charity to Agency: Education as Capability Expansion and Poverty Alleviation

The second major finding addresses the shift from charity-based aid to agency-building interventions through the 'NU Care Cerdas' and 'NU Care Berdaya' programs. Drawing on Amartya Sen's Capability Approach, this research finds that LAZISNU Tuban's philanthropic model between 2024 and 2026 has successfully moved beyond mere financial transfers. The S-1 (Bachelor's degree) scholarship program serves as a prime example of capability expansion. By covering not just tuition but also student living expenses and fostering ongoing coordination with educational bodies (like the Ministry of Religious Affairs), LAZISNU Tuban provides marginalized students with the means to develop intellectual autonomy (LAZISNU PCNU Tuban, 2025c). During interviews in March 2026, a scholarship recipient stated, "*I am not just getting a scholarship; I am being taught how to navigate the professional world after I graduate.*" This indicates a transformation where the student is no longer a passive object of charity but an 'agent of their own future' (LAZISNU PCNU Tuban, 2025b; SN, 2025).

Similarly, in the realm of economic empowerment, the 'NU Care Berdaya' program focuses on expanding the functionings of small-scale entrepreneurs (MSMEs). The distribution of business capital for MSMEs in regions like Parengan and Jatirogo was accompanied by the launch of 'Warung Modern', an attempt to institutionalize the economic agency of the poor (LAZISNU PCNU Tuban, 2023a; PCNU & LAZISNU, 2025). These programs are not just about surviving poverty but about breaking the structural barriers to wealth. By providing capital and mentorship, LAZISNU Tuban addresses what Sen calls capability deprivation. Instead of giving the poor a fish (charity), they are providing the fishing net and the legal-rational rights to fish (professional capital). Field observations in 2025 at 'Kampung Zakat Jatimulyo' highlighted this shift, where MSME empowerment was integrated with stunting prevention programs, creating a holistic approach to human capital development (PCNU Tuban, 2024a).

Furthermore, the intervention logic has shifted from individual donations (*santunan*) to systemic protection. The collaboration with BPJS Ketenagakerjaan (National Social Security for Employment) to provide insurance death benefits (JKM) of up to 42 million IDR for marginalized workers demonstrates a sophisticated understanding of risk management as part of poverty alleviation (LAZISNU PCNU Tuban, 2023b). This marks a shift from traditional alms to strategic protection, focusing on preventing families from falling back into extreme poverty after a tragedy. In Sen's framework, this is equivalent to securing the instrumental freedoms of the poor ensuring they have a safety net that allows them to take economic risks without fearing total destitution (Amartya Sen, 1999; Sen, 2009, 2017; Visser & Sen, 2013).

The institutional evidence also points to the social mobility triggered by these programs. The scholarship evaluations conducted in 2025 revealed that beneficiaries from rural families are now reaching higher levels of education than any previous generation. This is a clear case of capability expansion (*hifz al-'aql* and *hifz al-nasl*) where zakat serves as the catalyst. By funding the intellectual preservation of santri in pesantren and students in universities, LAZISNU Tuban is essentially creating a new human capital that will drive rural development in the long run. The transition is profound: the

institution provides the opportunity (zakat), but the functioning (educational success) and agency (future employment) belong to the beneficiaries themselves (PCNU Tuban, 2025b).

The Vernacularization of SDGs: Sacralizing Development through *Maqāṣid al-Syarī'ah*

The third finding demonstrates how LAZISNU Tuban serves as a mechanism for the vernacularization or localization of the Sustainable Development Goals (SDGs). Between 2024 and 2026, global developmental benchmarks such as SDG 1 (No Poverty), SDG 3 (Good Health), SDG 4 (Quality Education), and SDG 13 (Climate Action) were not promoted as external secular mandates but were sacralized through the lens of *Maqāṣid al-Syarī'ah*. For instance, health interventions (NU Care Sehat), such as facilitating medical care for poor patients in specialist hospitals (like those in Solo) and mass circumcision events, are framed as preserving life (*hifẓ al-nafs*) (LAZISNU PCNU Tuban, 2025f). By doing so, universal healthcare goals are translated into a spiritual duty, ensuring greater community buy-in and communal solidarity during events like the Safari Ramadhan, which integrated social charity with free medical check-ups (LAZISNU PCNU Tuban, 2025e, 2026).

This process of sacralization is most evident in the 'Eco-Ramadhan 2025' program. In this initiative, environmental sustainability (SDG 13 and 15) was promoted as stewardship (*khilāfah*) and a Green Movement for a Sustainable Environment (PCNU Tuban, 2025a). Rather than using secular ecological terminology, the program used Islamic environmental ethics to encourage reforestation and waste reduction during the holy month. This demonstrates the vernacularization of SDGs: a global goal like climate action becomes locally resonant when framed as a religious-ecological mission. Similarly, the Kampung Zakat initiative in Jatimulyo, which targets stunting prevention, successfully aligns SDG 2 (Zero Hunger) with the Maqasid goal of protecting progeny (*hifẓ al-nasl*) (PCNU Tuban, 2024a).

Collaboration with external corporate actors, such as Telkomsel for extreme poverty alleviation, further highlights LAZISNU's role as a bridge between global corporate logic (CSR/SDG 17) and local religious logic (PCNU Tuban, 2024b). By acting as the ground-partner for such giants, LAZISNU Tuban ensures that external aid is distributed with local cultural resonance. The research found that when aid is channeled through a trusted religious institution, the transaction cost of building community trust drops significantly. The partnership with KFC for the 'Pilar Damai' program during Ramadhan 2025, distributing 1,200 meal packets, also showed how corporate social responsibility is religious-ized in the field, making the global goal of No Hunger a localized act of *ṣadaqah* (LAZISNU PCNU Tuban, 2024b).

Ultimately, this study proposes a new conceptual model of socio-maqasid agency (See Fig. 1). In this model, Islamic philanthropy functions as an integrative system where: (a) *Social and Symbolic Capital* provide the trust necessary for mobilization; (b) *Professional Governance* ensures the accountability needed for sustainability; and (c) *Maqāṣid al-Syarī'ah* provides the theological translation (vernacularization) for the SDGs. This synthesis leads to human capability expansion, where the beneficiaries transition from being passive recipients to active, independent agents. The findings from 2024–2026 indicate that the pribumisasi (indigenization) of development through Maqasid is the most effective strategy for achieving sustainable outcomes in deeply religious rural societies.

The following is a synthesis of the findings and theoretical framework into a comprehensive table, which depicts the empirical data of LAZISNU Tuban from the period 2024–2026 mapped into the socio-Maqasid agency framework.

Table 2. Synthesis of Findings: Mapping Empirical Evidence to Theoretical Frameworks (2024–2026)

Key Research Finding (Result)	Theoretical Lens / Analytical Framework	Empirical Evidence (LAZISNU Tuban 2024–2026)	Analytical Synthesis: From Charity to Agency
Institutional Hybridity	Institutional Logics (Thornton & Ocasio) & Symbolic Capital (Bourdieu)	RKAT 2025/2026 implementation; 2023–2025 Annual Reports; 5% growth in UPZIS collection (Rp82M).	The institutionalization of sacralized professionalism where religious authority (<i>Barākah</i>) legitimizes modern audit culture and digital transparency.
Capability Expansion	Human Capability Approach (Amartya Sen) & <i>Maqāṣid al-Syari'ah</i> (<i>Hifẓ al-'Aql</i>)	S-1 Scholarship coordination with MoRA; NU Care Cerdas outreach in schools; financial support for <i>Pesantren</i> students.	Education transcends mere financial aid to foster intellectual autonomy and social mobility, transitioning students from passive recipients to active agents of change.
Economic Agency	Capability Deprivation Theory & <i>Maqāṣid al-Syari'ah</i> (<i>Hifẓ al-Māl</i>)	Launch of 'Warung Modern'; MSME capital distribution in Parengan & Jatirogo; JKM (Insurance) with BPJS.	Poverty alleviation is re-conceptualized as the securing of instrumental freedoms, mitigating structural risks through professional social security and entrepreneurial capital.
Vernacularization of SDGs	Vernacularization Theory (Merry/Petersen) & Systems <i>Maqāṣid</i> (Auda)	Eco-Ramadhan 2025; Stunting prevention in <i>Kampung Zakat</i> ; Corporate-Religious partnerships (Telkomsel & KFC).	Global benchmarks (SDGs 1, 2, 4, 13) are successfully sacralized. Secular development goals gain grassroots legitimacy by being translated into theological imperatives (<i>Khilāfah</i> & <i>Maṣlahah</i>).
Socio-Religious Integration	Social Capital & Embeddedness (Bourdieu/Granovetter)	Disaster response (fire/drought); Safari Ramadhan free healthcare; Mass circumcisions as social movements.	Institutional agility is achieved by utilizing the deep social networks of the <i>Ulama</i> , lowering transaction costs for development compared to state-led interventions.

The table above describes the *socio-Maqāṣid* agency model identified in this study. The 2024–2026 findings indicate that LAZISNU Tuban not only distributes zakat but also operates a three-part transformation engine: (1). Legitimacy Engine: Transforming the symbolic capital of Nahdlatul Ulama tradition into high public trust (Muzakki loyalty); (2). Management Engine: Implementing institutional hybridity that enables professional bureaucratic standards (RKAT/Audit) to flourish within the

religious ecosystem; (3). Agency Engine: Leveraging the vernacularization of the SDGs through Maqasid to ensure that beneficiaries (Mustahiq) receive more than just material assistance; they receive the capabilities (education, health, capital) needed to exercise true human agency. As synthesized in Table 2 above, the empirical trajectory from 2024 to 2026 indicates a paradigm shift in which theological mandate is no longer a stagnant doctrine but is dynamically repurposed as a mechanism for ‘capacity building’.

Discussion

Longitudinal evidence from LAZISNU Tuban between July 2024 and March 2026 reveals a profound paradigmatic shift in the operational logic of grassroots Islamic philanthropy, moving decisively from charity to agency. This interpretation suggests that Islamic philanthropic institutions in Indonesia are no longer merely faith-based distributors of financial aid but have evolved into sophisticated capability-enhancing engines. The successful implementation of the 2025 and 2026 Annual Work Meetings (RKAT) signifies the maturation of institutional hybridity, where professional audit cultures do not displace religious piety but are instead sacralized to enhance institutional legitimacy. This hybridity mobilizes deep-seated communal trust, which is then converted into structured social interventions that prioritize long-term human development over short-term material relief (Latief, 2013; PCNU Tuban, 2024c).

Furthermore, data on the ‘NU Care Cerdas’ and ‘NU Care Berdaya’ programs indicate that education and economic empowerment are used as instruments for capability expansion in the Senian sense. The transition is observed in how the institution manages scholarships (2024–2026) not just as tuition coverage, but as a holistic pathway to upward social mobility, involving coordination with the Ministry of Religious Affairs and professional mentorship. This demonstrates that LAZISNU Tuban has successfully reconceptualized *zakāt* as a catalyst for intellectual autonomy (*hifẓ al-‘aql*). By providing marginalized youth with tools to navigate the modern labor market, the institution effectively deconstructs the structural cycles of poverty that have historically plagued rural East Javanese communities (Amartya Sen, 1999; Sen, 2009, 2017; Visser & Sen, 2013).

The third dimension involves the vernacularization of the Sustainable Development Goals (SDGs). Empirical evidence from programs like ‘Eco-Ramadhan 2025’ and ‘Kampung Zakat’ suggests that global developmental benchmarks (SDGs 1, 4, 13) gain genuine traction at the grassroots only when translated into locally resonant theological imperatives. In Tuban, the sacralization of development framing stunting prevention as *hifẓ al-nasl* (protection of progeny) and climate action as *khilāfah* (stewardship), proves that religious institutions are the most effective bridges for global agendas. This localized resonance ensures sustainability because the pursuit of development goals is internalised as a form of worship (*‘ibādah*), rather than an external, secular mandate imposed by the state or international NGOs (Odén & Samuelsson, 2019; Petersen, 2012, 2018, 2025).

Theoretical analysis through the lens of Pierre Bourdieu’s social and symbolic capital explains why LAZISNU Tuban maintains such high efficacy in resource mobilization compared to state agencies. The institution draws upon the symbolic power of the *ulama* and the traditional *Nahdliyin* identity, which significantly lowers the transaction costs of trust. Between 2024 and 2026, the 5% growth in UPZIS collections demonstrates a successful conversion of capitals: where the communal loyalty (social capital) of the rural population is transformed into liquid financial capital, which is then redistributed through modern bureaucratic mechanisms to build the human capital of the poor (Buchanan et al.,

1993; Corsaro & Bourdieu, 1992; Edelman et al., 1992; Ningtyas, 2015a, 2015b). This process confirms that in deeply religious societies, institutional habitus is the primary driver of philanthropic efficiency.

Integrating these findings with Amartya Sen's Capability Approach, the study proves that LAZISNU Tuban addresses capability deprivation rather than mere income poverty. By covering living expenses for students and providing insurance through BPJS Ketenagakerjaan for marginalized workers (2025), the institution secures the instrumental freedoms required for human agency to flourish. This alignment with Sen's framework highlights a crucial evolution in Islamic philanthropy: the goal of *sadaqah* is no longer just protecting (*hifz*) the poor, but actively expanding their freedoms to be and to do. Consequently, the *Maqāṣid* framework, as interpreted through Auda's systems approach, serves as the ethical foundation for this capability expansion, ensuring that development remains holistically oriented toward both material welfare and human dignity (*karāmah*) (Auda, 2007).

Moreover, the institutional logics perspective provides a robust explanation for the hybridity observed in the 2026 RKAT. The study confirms Thornton and Ocasio's theory that multiple logics can coexist without conflict if a shared higher-order objective bridges them. In LAZISNU Tuban, the secular-professional logic (efficiency, digital tracking, audits) and the sacred-religious logic (blessings, kiai's authority) are merged into a unified *socio-Maqāṣid* logic. This hybridization ensures that as the organization professionalizes, it does not secularize in ways that alienate its traditional base. This theoretical synergy is what allows for the vernacularization of the SDGs, making LAZISNU a pivotal actor in the global development landscape (Damayanthi, 2022; Fernandez, 2009; Thornton, Ocasio, & Lounsbury Michael, 2014).

Compared with Amelia Fauzia's historical analysis of Islamic philanthropy in Indonesia, this study offers a contemporary longitudinal update that shifts the focus from state-society relations to human agency (Fauzia, 2013, 2017a). While Fauzia documented the transition of IPOs into state-recognized entities, our 2024–2026 data show that these institutions have now reached a stage of managerial maturity, capable of directing corporate social responsibility (CSR) from giants like Telkomsel and KFC toward highly specific, local developmental outcomes. This suggests that the institutionalization documented by Fauzia has now blossomed into a strategic developmentalism that actively challenges the monopoly of secular NGOs in rural Indonesia (Benthall, 2016).

Furthermore, the findings from Tuban offer a counter-narrative to Mehmet Asutay's critique of the social failure of Islamic finance (Asutay, 2012; Mehmet Asutay, 2011). Asutay argues that Islamic financial institutions have largely succumbed to neoliberal market logics and lost their moral soul. However, the 2024–2026 case of LAZISNU Tuban demonstrates a moral resistance. By prioritizing productive zakat for MSMEs in Jatirogo and Parengan and providing social security through JKM, LAZISNU operates within a moral economy that genuinely redistributes wealth. This indicates that while macro-level Islamic banking may struggle with neoliberalism, grassroots philanthropic institutions (IPOs) are successfully maintaining the *maqāṣid*-oriented social justice mission (Hassan, 2015; Hassan et al., 2022; Hassan & Lewis, 2007a, 2007b; Hassan, Muneeza, & Biancone, 2024; Kabir Hassan, 2020).

Compared with Nasir Shirazi's econometric studies on zakat and poverty reduction, this ethnographic study provides the missing link in *how* poverty is reduced (Shirazi, 2014a, 2014b). Shirazi identifies the correlation between zakat and income growth; however, this research identifies the agency-building mechanism that makes that growth sustainable. By documenting the 'NU Care Cerdas' program, this study shows that poverty reduction is a secondary outcome of a primary shift in the beneficiary's capability set. Unlike Shirazi's macro-level approach, the Tuban case shows that the

sociology of the sacred (the *kiai-mustahiq* bond) ensures that zakat distribution is not just an economic transfer, but socio-theological empowerment (Personal Interview (SU & KL), 2025).

Finally, this study expands upon Marie Juul Petersen's work on the vernacularization of the SDGs among Islamic FBOs (Bielefeldt et al., 2022; Petersen, 2012, 2018, 2025). While Petersen noted that organizations like Islamic Relief Worldwide adopt global languages, our research provides a granular look at how this happens in a rural traditionalist (Nahdlatul Ulama) environment. The Tuban case shows that sacralization (framing SDGs as religious duties) is not just a PR strategy, but an operational one. The implementation of 'Eco-Ramadhan 2025' proves that religious-environmental ethics can mobilize rural populations more effectively than secular climate-action terminology. This reinforces the argument that the success of the 2030 Agenda in the Global South depends on the active spiritualization of global benchmarks (PCNU Tuban, 2025a).

Theoretically, this research proposes the socio-Maqasid agency framework as a new analytical model for development studies. This model integrates Bourdieu's symbolic capital with Sen's capabilities, bridged by a contemporary systems-approach to *maqāṣid al-syarī'ah*. It contributes to the religious turn in development studies by arguing that religion is not merely a cultural factor to consider, but an ontological engine that drives development through its own logics of trust and duty. This framework bridges the persistent gap between normative Islamic theory and empirical development sociology, offering a more holistic understanding of how faith-based social finance can produce sustainable and transformative outcomes (Deneulin & Bano, 2009).

Practically, the findings provide a strategic blueprint for global development agencies (UNDP, BAZNAS, and NGOs) to engage with grassroots faith-based organizations. The success of LAZISNU Tuban (2024–2026) suggests that strategic partnerships (SDG 17) should move toward deeper integration, where corporate and state aid are vernacularized through local religious networks to ensure legitimacy. For policymakers, the study emphasizes that investment in intellectual capital via zakat-based education is the most effective long-term strategy for structural poverty alleviation. Ultimately, the shift from charity to agency shows that when philanthropy empowers human capabilities, it does more than feed the hungry; it cultivates the architects of change for a sustainable future (LAZISNU PCNU Tuban, 2023c).

CONCLUSION

This study concludes that LAZISNU Tuban's operational model between 2024 and 2026 represents a significant paradigmatic shift in Islamic social finance, moving from a charity-based distributive model to a capability-enhancing agency model. The research findings successfully address the three primary inquiries: First, the institution has demonstrated a sophisticated institutional hybridity, effectively synthesizing the symbolic capital of traditional religious authority with the rational-legal logic of modern professional governance. This hybridization ensures that transparency and audit cultures are not perceived as secular impositions but as a sacralized professionalism that strengthens communal trust. Second, the 'NU Care Cerdas' and 'NU Care Berdaya' programs have proven to be more than financial instruments; they serve as catalysts for the expansion of human capabilities as defined by Amartya Sen. By prioritizing higher education and strategic economic protection, the institution facilitates a transition where beneficiaries (*mustahiq*) emerge as independent agents capable of navigating structural socio-economic barriers. Third, integrating *Maqāṣid al-Syarī'ah* serves as a powerful mechanism for vernacularizing the SDGs. Global benchmarks like SDG 1, SDG 4, and SDG

13 are successfully localized and sacralized, transforming universal sustainability goals into culturally resonant theological duties that ensure higher grassroots participation and long-term sustainability.

The primary novelty of this research lies in the introduction of the *socio-Maqāṣid* agency framework, a theoretical synthesis that bridges the ontological gap between transcendental religious values and empirical development studies. This framework contributes significantly to the religious turn in development discourse by theorizing the vernacularization process, in which global development goals gain legitimacy through alignment with local piety. Theoretically, this article challenges the neoliberal critique of Islamic finance by demonstrating that grassroots philanthropic institutions (IPOs) can maintain their moral-justice mission while achieving managerial excellence. Practically, the study offers a replicable model for Faith-Based Organizations (FBOs) globally to localize the 2030 Agenda. The practical implications suggest that development agencies such as the UNDP or BAZNAS should prioritize strategic partnerships that respect and utilize local symbolic capital to lower transaction costs and increase the resonance of development interventions. By fostering human agency rather than dependency, this model provides a blueprint for sustainable poverty alleviation in deeply religious societies.

Despite its comprehensive insights, this study acknowledges several limitations that provide pathways for future research. As an intrinsic qualitative case study centered on LAZISNU Tuban, the findings may reflect the specific cultural and organizational idiosyncrasies of the Nahdlatul Ulama tradition in rural East Java, which may differ in more urbanized or ideologically different Muslim contexts. Furthermore, while the 21-month longitudinal data provides deep contextual nuance, it lacks the quantitative breadth to measure the exact statistical correlation between zakat-based capability expansion and long-term household income growth. Therefore, future research should consider a mixed-methods approach to quantify these capability sets across diverse philanthropic institutions. Additionally, comparative studies involving other FBOs or secular NGOs in similar rural contexts would enrich the understanding of how different institutional logics impact the success of SDG vernacularization. Finally, exploring the impact of the ongoing 2026 digital transformation on the sacred bond between Kiai and *muzakkī* remains a fertile ground for future inquiry into the evolving landscape of global Islamic philanthropy.

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