



## FEMALE LEADERSHIP OF ISLAMIC PHILANTHROPIC INSTITUTIONS IN INDONESIA

**Indah Piliyanti\*, Noor Alwiyah**

Universitas Islam Negeri Raden Mas Said Surakarta

\*Corresponding email: [indah.piliyanti@staff.uinsaid.ac.id](mailto:indah.piliyanti@staff.uinsaid.ac.id)

**Abstract:** This study aims to examine the experiences of female leaders in Islamic philanthropy in managing zakat in Indonesia from the perspective of *Maqāṣid al-Shari'ah* and gender justice. Through the phenomenological method, this study aims to analyze the description of women's involvement as important actors in the structure of Islamic philanthropic institutions in Indonesia, their bureaucratic systems, and the obstacles they face. By focusing on data on the Zakat Management Organization (Organisasi Pengelola Zakat), which includes The National Amil Zakat Agency (*Badan Amil Zakat Nasional/BAZNAS*) and Privtae Amil Zakat Institution (*Lembaga Amil Zakat/LAZ*), it becomes clear that women's involvement in the governance of Islamic philanthropy in Indonesia remains very low. Even though there are no limiting regulations, women's participation in the structure is still hampered by several things, such as the conservative religious views of leaders, patriarchal-misogynistic culture in the workplace, limited human resources with the required qualifications, and limited awareness among women regarding participation to social work. Enforcing the principles of organizational professionalism, adhering to the applicable merit and bureaucratic systems, and educating on the importance of gender awareness in the work environment must also be accompanied by efforts to improve the quality of human resources, so that Islamic philanthropic work can provide fair benefits for both men and women.

**Keywords:** Female leaders, Islamic Philanthropy, *Maqāṣid al-Shari'ah*

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### Introduction

Islamic philanthropy occupies a unique intersection between devotional obligation and socioeconomic policy. Nowhere is this dual character more evident than in zakat, the third pillar of Islam, which the Qur'an and *hadīth* frame simultaneously as worship and

as an institutionalized mechanism for wealth redistribution.<sup>1</sup> In the nineteenth and early twentieth centuries, zakat was mainly collected through informal networks. Still, the democratization of the Indonesian polity after 1998 created fertile conditions for the professionalization of faith-based charity.<sup>2</sup> The National Amil Zakat Agency (BAZNAS) and a constellation of licensed private organizations (LAZ) quickly emerged, adopting managerial practices borrowed from the commercial sector to reassure donors, integrate digital payment technologies, and demonstrate measurable social impact.<sup>3</sup> Although these changes expanded the financial base of Islamic philanthropy, BAZNAS alone reported receipts exceeding IDR 12 trillion in 2024, which did not automatically translate into more inclusive governance.<sup>4</sup>

A persistent puzzle is the chronic under-representation of women in the formal leadership of BAZNAS and LAZ. Recent organizational censuses reveal that women occupy barely 5% of senior positions in the national BAZNAS structure and fewer than 3% in the three largest LAZs, despite the absence of statutory barriers to appointment.<sup>5</sup> Comparative evidence from both corporate and nonprofit boards suggests that gender-diverse leadership teams are associated with stronger compliance cultures, superior risk management, and higher social return on investment scores.<sup>6</sup> The Indonesian data, therefore, raise an obvious question:

<sup>1</sup> Y. Qardawi, *Zakat Law: A Comparative Study of the Status and Philosophy of Zakat Based on the Qur'an and Hadith*, (Bogor: Pustaka Litera Antarnusa, 2007).

<sup>2</sup> H. Latief, *Islamic Charities and Social Activism; Welfare, Da'wah, and Politics in Indonesia*, (Utrecht: The University of Utrecht, 2012).

<sup>3</sup> MJ. Petersen, *For Humanity or for the Umma ? Ideologies of the Aid in Four Transnational Muslim NGOs*, (Copenhagen: University of Copenhagen, 2011); Indah Piliyanti, H Latief, and Syamsur Anwar, "Technologizing Islamic Philanthropy During The Covid-19 Pandemic in Indonesia." *Journal of Muslim Philanthropy & Civil Society* 6, no. 2, (2022): 120–41.

<sup>4</sup> BAZNAS, "National Zakat Management Report 2021," (Jakarta: Baznas, 2022), <https://baznas.go.id/>

<sup>5</sup> Indah Piliyanti, *Inclusivity and Social Innovation of Islamic Philanthropic Institutions in Indonesia: The Perspective of Maqasid Syari'ah*, (Yogyakarta: UIN Sunan Kalijaga Yogyakarta, 2022).

<sup>6</sup> M. Safiullah, T. Akhter, P. Saona, & M.A.K. Azad, "Gender Diversity on Corporate Boards, Firm Performance and Risk-Taking: New Evidence from

why have the modernizing impulses that revolutionized zakat finance not been matched by a parallel broadening of leadership participation?

Previous scholarship points to three mutually reinforcing explanations. First, conservative exegeses that conceptualize leadership as the prerogative of men continue to shape organizational culture, notwithstanding competing readings of Qur'anic verses that foreground moral merit rather than gender as the criterion for authority.<sup>7</sup> Second, patriarchal social norms embedded in wider Indonesian society funnel women into peripheral programmatic roles—often in beneficiary outreach or administrative support—while men dominate strategic decision-making.<sup>8</sup> Third, deficiencies in professional development pathways limit the pipeline of qualified female candidates, particularly in fields such as Islamic economics, risk auditing, and fintech that have become essential to large-scale zakat management.<sup>9</sup> What remains under-examined is how these structural and cultural barriers are experienced by the few women who do reach supervisory or executive rank.

In Islamic law discourse, female leadership is fundamentally rooted in the concept of equal legal agency (*mukallaf*). Islamic jurisprudence recognizes women's financial independence (*dhimmah maliyah*), providing a robust legal foundation for their

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Spain," *Journal of Behavioral and Experimental Finance*, 35, (2022): 100721, <https://doi.org/10.1016/j.jbef.2022.100721>

<sup>7</sup> Adibah Binti Abdul Rahim, "Understanding Islamic ethics and its significance on the character building," *International Journal of Social Science and Humanity*, 3, no. 6, (2013): 508, <https://doi.org/10.7763/IJSSH.2013.V3.293>; S. Anwar, "Authority and Leadership in the Qur'anic Paradigm," *Journal of Islamic Studies*, 32, 2, (2021): 145-- 168.

<sup>8</sup> S. H. A. Razak, "Zakat and Waqf as Instruments of Islamic Wealth Redistribution: The Malaysian Case" *International Journal of Sociology and Social Policy*, 40, 3, (2020): 249-- 266, <https://doi.org/10.1108/IJSSP-11-2018-0208>.

<sup>9</sup> P. Purwanto, I. Abdullah, A. Ghofur, S. Abdullah, & M. Z. Elizabeth, "Adoption of Islamic Microfinance in Indonesia: An Extension of the Theory of Planned Behaviour," *Cogent Business & Management*, 9, 1, (2022), <https://doi.org/10.1080/23311975.2022.2087466>.

involvement in economic management and philanthropy.<sup>10</sup> This legal recognition ensures that women's roles in charitable institutions are not merely social contributions but are manifestations of socioeconomic rights guaranteed by Sharia. By framing female leadership as a form of social agency, it aligns with contemporary interpretations that emphasize women's public role in fostering social welfare.<sup>11</sup>

To address this lacuna, the present study examines how female leaders within BAZNAS and selected LAZs narrate their institutional journeys, identifies the most salient obstacles they encounter, and explores how they interpret the interplay between Islamic meritocratic ideals and gendered organizational practices. The inquiry is both empirical and normative: it seeks to generate a fine-grained description of lived experience while testing the proposition that a properly implemented meritocracy could serve as a lever for gender equality, rather than a rhetorical veneer that masks exclusion.<sup>12</sup> By privileging the voices of women who have already broken the glass ceiling, the research moves beyond aggregate headcounts and explores the micro-politics of authority in faith-based bureaucracies.

Methodologically, the study adopts a phenomenological design that combines quantitative mapping with qualitative depth. In the first phase, organizational documents, annual reports, and official websites were mined to determine the share of women in leadership positions at selected BAZNAS and LAZs— The institutions were selected based on of women in structural organization in Indonesia.<sup>13</sup> The exercise confirmed the headline figures cited above and generated a sampling frame for Phase Two. The Research was conducted in 2024 and 2025. One male and

<sup>10</sup> Z. Alwani, "The Maqasid al-Shari'ah: A Female-Centric Socio-Legal Reading of the Qur'an," *Journal of Islamic Law and Society*, 20(3), (2013): 254-282, <https://doi.org/10.1163/15685195-02012P03>.

<sup>11</sup> Lamrabet, A., "Women in the Qur'an: An Emancipatory Reading," (Leicester: Kube Publishing Ltd., 2016).

<sup>12</sup> B. Sachs-Cobbe & A. Douglas, "Meritocracy in the Political and Economic Spheres," *Philosophy Compass*, 18, 3, (2023): <https://doi.org/10.1111/phc3.12955>.

<sup>13</sup> Ministry of Religious Affairs, *Directory of Licensed Zakat Institutions*, (Jakarta: Kemenag RI, 2023).

seven women occupying positions from division head to board member were then recruited as informants and interviewed using a semi-structured guide that probed recruitment histories, promotion trajectories, perceptions of merit evaluation, and interactions with male colleagues and ulama oversight councils. Interviews conducted in Indonesia averaged 90 minutes and were transcribed verbatim. They were then analyzed through thematic coding to identify common patterns and points of divergence.<sup>14</sup>

Two theoretical lenses structure the interpretation of the data. Gender-perspective theory, developed initially within feminist anthropology and later adapted for Islamic contexts under the rubric of *Maqāṣid al-Shari'ah*, illuminates how everyday practices reproduce or contest symbolic hierarchies.<sup>15</sup> Meritocracy theory, grounded in Weber's classic account of bureaucratic rationality but complicated by contemporary critiques of "merit" as socially constructed, provides criteria for evaluating recruitment and promotion norms.<sup>16</sup>

### *Maqāṣid al-Shari'ah, Islamic Philanthropic Bureaucracy and Gender Mainstreaming in Indonesia*

Islamic philanthropic institutions are religious institutions because they manage zakat funds, one of the pillars of Islam. Islam, as a religion that upholds the values of justice and equality, contains principles of equality, such as that men and women are equal servants (QS. Al-Zariyat verse 56), men and women are both caliphs on earth (QS. Al-Baqarah: 30), and men and women have the potential to achieve optimal achievements (QS. Al-Nahl: 97).

As a form of state support for religious practices in Indonesia, Islamic philanthropic work, represented by Zakat, is regulated by existing laws and regulations. Until now, Law No. 23 of 2011 on Zakat Management, which replaced Law No. 38 of 1999, remains

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<sup>14</sup> S. Schulreich, A. Tusche, P. Kanske, & L. Schwabe, "Higher Subjective Socio-Economic Status and Charitable Giving," *NeuroImage*, 279, (2023): <https://doi.org/10.1016/j.neuroimage.2023.120315>

<sup>15</sup> H. Jawad & M. Bano, *Muslim Philanthropy and Civil Society*. (London: Palgrave Macmillan, 2015).

<sup>16</sup> M. Weber, *Economy and Society*, (Berkeley: University of California Press, 1978); Young, M., *The Rise of the Meritocracy*. (London: Transaction, 2012).

the central regulation governing the authority and governance of Zakat in Indonesia. Through this law, the National Zakat Agency, or BAZNAS, has become the highest institution – and the only one – in Indonesia tasked with regulating, managing, and utilizing zakat funds nationally.

In addition to the central level, zakat management, including the collection, distribution, and utilization of zakat, is also assisted by BAZNAS at the regional level (Province, Regency/City) and LAZ, which are indeed present in the community.<sup>17</sup>

Applicable laws and regulations do not explicitly regulate female leadership in the organizational structure of zakat institutions in Indonesia. Law No. 23 of 2011 (along with its derivative legal products) does not include gender identity as a prerequisite for prospective members of the institution's management.<sup>18</sup> The requirements that apply in the law also apply to BAZNAS members in the regions and LAZ, which have also existed in society.<sup>19</sup>

Qualifications, competencies, and performance are important principles in Indonesia's bureaucratic system, particularly in the recruitment process.<sup>20</sup> This means that legally, both men and women have the same opportunity to be more involved in the governance of Islamic philanthropy in Indonesia as long as they meet the established qualifications. In addition to several other

<sup>17</sup> For a comprehensive analysis and recommendations, see the FOZ Writing Team, *Evaluation of National Zakat Management Post Law No. 23/2011* (Jakarta: Prenada, 2020).

<sup>18</sup> In Article 11, Law No. 23 of 2011, it is stated that the requirements for Baznas members are: a. Indonesian citizens; b. Muslim; c. devoted to Allah SWT; d. noble character; e. at least 40 (forty) years old; f. physically and mentally healthy; g. not a member of a political party; h. have competence in the field of zakat management; and i. have never been convicted of committing a crime that is punishable by imprisonment for at least 5 (five) years.

<sup>19</sup> Referring to PP No. 14 of 2014 concerning the Implementation of Law Number 23 of 2011 concerning Zakat Management, Article 4 emphasizes that the established zakat management guidelines also apply and become a reference for Baznas at the regional level and LAZ. Technical guidelines for the appointment of LAZ management members are set out in each organization's internal regulations or guidelines, provided they do not violate the general and fundamental provisions of Law No. 23 of 2011.

<sup>20</sup> See Law Number 5 of 2014 concerning the State Civil Apparatus

requirements, such as personal qualities (including personality), social professionalism, and competence relevant to the philanthropic tasks they carry out, these characteristics must be present in every member or manager of a zakat institution. Thus, the meritocracy system has become a basic reference in the selection process and determination of prospective members of the management of '*amil*' zakat institutions. The higher a person's functional position, the higher the minimum competency requirements are to fill that position. Women, like men, have the same opportunity to be directly involved in the organizational structure of zakat institutions or Islamic philanthropy.

All informants argue that in Islamic philanthropy organizations, women have the same opportunities to contribute to their institutions. The growth of Islamic philanthropic institutions in Indonesia aligns with the *Maqāṣid al-Shari‘ah*. Normatively, *Maqāṣid al-Shari‘ah* places the benefit (*jalb al-maṣāliḥ*) and the prevention of harm (*dar’ al-mafāsid*) as the main goals of Islamic law. In the institutional context of Islamic philanthropy, leadership—by men and women—is judged not by gender but by its contribution to social welfare. The involvement of women in the leadership structure of Islamic philanthropic institutions can be directly attributed to the five main objectives of *maqāṣid* (*al-darūriyyāt al-khams*). One of the informants claimed that "leadership knows no gender, because a good leader can use two perspectives to produce more inclusive decisions." Furthermore, the informant agreed that qualifications and competencies are an entry point for men and women to become leaders in Islamic philanthropic institutions.

"*Amil*" is a person appointed by the imam (the government) to collect zakat and distribute it to those *entitled* to receive it.<sup>21</sup> The role of "*amil*, which in the terminology of zakat governance in Indonesia is represented by the leaders and management staff of the institution, has a very central role in managing the social funds that have been collected. These "*amil*" have the authority to process and distribute social funds from donors, in the form of

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<sup>21</sup> Abu Abdullah Shams al-Din Muhammad bin Qasim al-Gazzi, *Fath al-Qarib al-Mujib*, (Beirut: Darul-Hazm: 2005): 133.

assistance or strategic programs, that are considered capable of solving socioeconomic problems and empowering the beneficiary community.

“Amil” or *zakat* manager is the only profession mentioned in the Qur'an and has become a legitimate profession under Islamic law. However, the requirements to become an ‘amil/zakat manager are the realm of scholars to interpret. Some classical scholars include male gender as one of the requirements for someone to be appointed as an ‘amil. However, several scholars hold differing opinions. It is the main requirement. In contemporary *fiqh*, Al-Qardhawi, in his *zakat fiqh*, states that being male is not the primary requirement.<sup>22</sup>

In the classical *fiqh* tradition, ‘amil in the matter of managing zakat funds is divided into two types. The first is “*amil tafwidl*”, who is given overall authority to manage zakat assets. At the same time, the second is “*amil tanfidz*”, namely “*amil*” who is given limited authority in managing zakat, such as the authority to collect and distribute it. Thus, the authority held by “*amil tanfidz*” is more limited than “*amil tafwidl*”. This distinction is important because the requirements imposed on both are quite different in relation to the gender status of a prospective ‘amil.

Given their limited authority, zakat institutions and, more generally, Islamic philanthropic organizations in Indonesia are categorized as zakat collectors. This is because the authority to manage the funds collected is limited and explicitly regulated by applicable laws and regulations, with BAZNAS serving as an extension of the Government. Zakat collectors have different duties from zakat collectors, because their duties focus more on matters of military service (*sifarah*). An informant reasserted that

“In social work, men and women have contributions based on their competencies; however, at one time in a certain case, I once gave a privilege to a woman for the reason of geographical location with a house, I chose her for a promotion to move to a branch office close to her family.”

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<sup>22</sup> Y. Qardawi, *Zakat Law: A Comparative Study of the Status and Philosophy of Zakat Based on the Qur'an and Hadith*, (Bogor: Pustaka Litera Antarnusa, 2007).

As *zakat collectors*, gender status is not a requirement at all. Like men, women also have the same authority and rights to be actively involved as *zakat collectors*.<sup>23</sup>

### The Role of Women in Islamic Philanthropy

Quantitatively, women's involvement in the leadership ranks of BAZNAS (both central and regional) over the last five years has been only 5%. Indonesia has more than 500 BAZNAS offices under the Ministry of Religion.<sup>24</sup> Meanwhile, the involvement of women in LAZ, managed by civil society organizations, varies by organization, but generally, it is around 2.7%.<sup>25</sup> As a note, the number of LAZ in Indonesia is indeed lower than that of BAZNAS, but in terms of fundraising, LAZ is far superior to BAZNAS.

So far, the role of women has been more as *mustahik* or recipients of funds. In reality, homemakers and older women are indeed the largest recipients of *zakat*. Regardless of the framing of their portraits, women represent a society with low socioeconomic resilience. Therefore, the potential for *mustahik* among women is enormous, and it is only right that they also become a priority for *zakat* recipients, such as BAZNAS and other LAZ. On the other hand, the involvement of women as *muzakki* or donors is also relatively large. Generally, these donors come from families with more stable economic conditions, often in the middle to upper class.<sup>26</sup> As for the role of women as managers or '*amil*', as per the data above, it remains tiny.

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<sup>23</sup> In the category of '*amil tafwidl*', there is a requirement to be male, although the status of this requirement is still being debated. For further information on differences in *fiqh*, see the results of the national conference.

<sup>24</sup> Data Screening of Profile Documents of Central and Regional Baznas Leaders.

<sup>25</sup> Personal communication (Focus Group Discussion) with Amelia Fauzia (Expert on the Historiography of Islamic Philanthropy in Indonesia), 23-24 November 2024.

<sup>26</sup> C. Klebl, C. Chertavian, and J. Jetten, "Individuals from Higher Social Classes View Charitable Giving as a Solution to Societal Issues," *European Journal of Social Psychology*, 19 (2024), <https://doi.org/10.1002/ejsp.3126>; S. Schulreich et al., "Higher Subjective Socioeconomic Status Is Linked to Increased Charitable

The active involvement of women in the three leading roles in Islamic philanthropic activities, as explained earlier, has a significant impact on the management of the funds obtained. In terms of income, donors and philanthropists are predominantly women. Of course, this once again emphasizes the potential of Muslim women as philanthropic figures who have social sensitivity and concern. Of course, this encouragement also requires economic stability for Muslim women, and one way to achieve it is through the empowerment programs of Islamic philanthropic institutions themselves. As a result, a cycle is established among donors, beneficiaries, and managers of Islamic philanthropic institutions to foster socioeconomic empowerment among women.

As donors, Muslim women also have the same rights to provide transformative input for the management of philanthropic funds collected. In this case, the Philanthropist can provide input to the Islamic Philanthropic Institution ("amil") regarding what and how the funds should be empowered and distributed. The proposals can include: a) recommendations for which groups or individuals are eligible for assistance/social empowerment, b) recommendations for ideas and innovations in Islamic philanthropic programs that can be developed and implemented by the Institution, and c) recommendations related to transparency and accountability in the management of philanthropic funds.

The role of women as contributors to these ideas cannot be understood merely as a formality of representing the social role of Muslim women. The active involvement of Muslim donors can represent women's voices in this case. The voice of women referred to here encompasses a range of ideas, concepts, and social programs that are likely to be desired and needed by Muslim women. Although an understanding of cross-gender social needs should be understood in the management of Islamic philanthropic institutions, the presence of Muslim donors and their recommendations is undoubtedly seen as having gender *sensitivity* that the managers may overlook. With gender sensitivity, a person

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Giving and Mentalizing-Related Neural Value Coding," *NeuroImage* 279 (2023): 1-12, <https://doi.org/10.1016/j.neuroimage.2023.120315>

can develop awareness and understanding of gender-related issues, aiming to eliminate gender stereotypes and discrimination. This involves modifying behavior and perspectives to promote equality and respect for all genders, especially in educational settings and community interactions. This sensitivity, of course, applies and should be owned, becoming a shared awareness between men and women.

Even though the manager ("amil") remains the most authoritative party in deciding how philanthropic funds will be managed, donors, especially Muslim women, still have equal rights to indirectly determine the direction of Islamic philanthropic institutions' policies this year and in the future. Thus, women's voices are also taken into account, as are men's. Gender equality in the dimension of "rights" to provide opinions or suggestions, although it may seem simple, is a fundamental aspect that can determine how the culture of Islamic philanthropy in Indonesia is carried out in the modern era, such as today.

The findings regarding female-led philanthropy in this study align closely with the principles of *Maqāṣid al-Shari'ah* (the higher objectives of Islamic law). According to Auda, Sharia objectives emphasize the realization of justice and public interest (*maslaha*).<sup>27</sup> In this context, female leadership in distributing *zakat* and *sadaqah* supports *Hifz al-Mal* (protection of wealth) by ensuring inclusive distribution mechanisms.<sup>28</sup> Furthermore, prioritizing education and healthcare in their decision-making directly contributes to *Hifz al-Nafs* (protection of life) and *Hifz al-Aql* (protection of intellect), demonstrating that female leadership serves as a vital secondary legal mechanism for achieving social equity.

The involvement of women in Islamic philanthropy is also closely related to their status as beneficiaries of funds or philanthropic programs. As the concept of *mustahik* in zakat management. Women, especially those experiencing social

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<sup>27</sup> J. Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach*. (London: International Institute of Islamic Thought (IIT). 2008), <https://doi.org/10.2307/j.ctvkc67tg>

<sup>28</sup> A. Fauzia, *Faith and the State: A History of Islamic Philanthropy in Indonesia*, (Leiden: Brill. 2013), <https://doi.org/10.1163/9789004249202>

inequality, must be ensured registration as prospective recipients of social assistance or empowerment activities by the relevant Islamic philanthropic institution. Not only those who are experiencing socioeconomic problems, but also women who are vulnerable to experiencing socioeconomic problems. As a result, social programs aimed at women should not only be short-term socioeconomic supplements, but also long-term empowerment programs that enable women to achieve independent socioeconomic advancement. The hope is that women and society as a whole have greater socioeconomic resilience. Once again, gender sensitivity is necessary in determining who is entitled to priority assistance and empowerment, as well as the form in which it is provided.

Several potential roles and contributions of women in the governance of Islamic philanthropic institutions can be more effectively channeled if women also serve as managers ('amil'). Just as the positions of donors (*muzakki*) and recipients (*mustahik*) are closely intertwined with gender sensitivity to women's needs, the existence of women in the management of funds in Islamic philanthropic institutions is also closely intertwined with gender sensitivity to women's needs. Women's perspectives are crucial in shaping the direction of institutional policies, determining who receives assistance and empowerment, and managing and implementing social programs that benefit the broader community. Compared to the two previous roles, the role of women as managers is more significant, as they act as policymakers with a range of authorities and rights to access the institution's resources.

The presence and involvement of women in leadership roles can influence decision-making processes regarding women. Furthermore, the policies and programs implemented become more inclusive and comprehensive, because women tend to approach issues from a broader range of perspectives. It is hoped that the Islamic philanthropic programs and activities that will be implemented will be truly on target and maximally beneficial for the social empowerment of the community, including Muslim women, who dominate the role of *mustahik* in Indonesia.

Moreover, the presence of women in institutional structures is increasingly considered necessary because they are often seen as sensitive to the needs of disadvantaged groups and as better suited to handling small tasks.<sup>29</sup> Gender diversity (composition of men and women) in the business sector is positively correlated with company performance.<sup>30</sup> This aligns with Zhang's research, which employs a comprehensive institutional approach to examine the relationship, specifically focusing on gender diversity, normative legitimacy, and regulatory legitimacy. The study's results indicate that institutional factors, including gender diversity, normative legitimacy, and regulatory legitimacy, play a crucial role in influencing company performance. Another study found that high gender diversity has a more positive impact on accounting performance than on market performance.<sup>31</sup>

The position of women in an institution has several influences, both in staff and managerial positions. The presence of women has a significant impact on the company's profitability, both at the staff and management levels, though the effect is more substantial at the staff level. Furthermore, women in staff and middle management positions bring a variety of skills, knowledge, and experiences that can enrich the decision-making and implementation of the company's strategy. In addition, gender diversity is also considered a *non-substitutable resource* that can provide a sustainable competitive advantage for the company.<sup>32</sup>

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<sup>29</sup> Amelia Fauzia, "Women, Islam and Philanthropy in Contemporary Indonesia," in Susan Blackburn, Bianca Smith, Siti Syamsiyatun, *Indonesian Islam in A New Era: How Women Negotiate Their Identities*, (Victoria: Monash University Press, 2008).

<sup>30</sup> Letian Zhang, "An Institutional Approach to Gender Diversity and Firm Performance," *Organization Science* 31, no. 2 (2020): 439–57, <https://doi.org/10.1287/orsc.2019.1297>

<sup>31</sup> Md. Safiullah et al., "Gender Diversity on Corporate Boards, Firm Performance, and Risk-Taking: New Evidence from Spain," *Journal of Behavioral and Experimental Finance* 35 (2022): 100721, <https://doi.org/10.1016/j.jbef.2022.100721>.

<sup>32</sup> Michel Ferrary and Stéphane Déo, "Gender Diversity and Firm Performance: When Diversity at Middle Management and Staff Levels Matter," *International Journal of Human Resource Management* 34, no. 14 (2023): 2797–2831, <https://doi.org/10.1080/09585192.2022.2093121>

Regardless of whether or not there is a direct correlation that can be felt with a balanced gender composition in the organizational structure,<sup>33</sup> the wide and non-discriminatory access for women to be involved in Islamic Philanthropic Institutions is also a form of implementation of gender mainstreaming policies in Indonesia, which is in line with the spirit of gender justice in Islam, where in terms of public participation, equality of relations between women and men as citizens in the eyes of the law is a necessity, so that both have the same rights and obligations, so that they can complement each other, strengthen and build a good social life (welfare) for the entire community.<sup>34</sup>

Digital transformations during the COVID-19 pandemic created openings for younger staff with fintech expertise, a field in which several female informants had formal training.<sup>35</sup> An informant described this situation as follows:

"Digitalization in Islamic philanthropic institutions as a nonprofit institution is a luxury, because it is expensive and requires competent human resources. My experience as a director is that, because the institution lacks significant capital, the strategy is to recruit young professional talent who share the mission of developing philanthropic institutions. This important decision is a source of social capital in 2017 because human resources share the same vision. During the 2019 pandemic, our institution was greatly helped by digitalization because 70% of retail donors used online payments."

Performance dashboards introduced to reassure on-line donors inadvertently supplied objective metrics that some women used to demonstrate achievements, thereby countering subjective doubts about their competence.<sup>36</sup> An informant revealed that

<sup>33</sup> See other findings: A. E. Clark, C. D'ambrosio, and R. Zhu, "Job Quality and Workplace Gender Diversity in Europe," *Journal of Economic Behavior & Organization* 183 (2021): 420–32, <https://doi.org/10.1016/j.jebo.2021.01.012>; Ayla Black, Pip Henty, and Kate Sutton, "Women in Humanitarian Leadership Prepared for Center for Humanitarian Leadership," (Victoria: Deakin University, 2017).

<sup>34</sup> Faqihuddin Abdul Kodir, *Qira'ah Mubadalah: Progressive Interpretation for Gender Justice in Islam* (Yogyakarta: IRCiSoD, 2023), 530–31.

<sup>35</sup> Indah Piliyanti, *Inclusivity and Social Innovation of Islamic Philanthropic Institutions in Indonesia: The Perspective of Maqasid Syari'ah*, (Yogyakarta: UIN Sunan Kalijaga, 2022).

<sup>36</sup> M. Aziz, "Fintech Adoption in Islamic Philanthropy," *Journal of Islamic Monetary Economics and Finance*, 6, 1, (2020); 23–40,

“... Digitalization has made offline meetings between institutions and donors disappear, so that the ability to communicate online data into a source of donations that can be accounted for is a new competence that human resources must have in the digitalization era.”

Therefore, theological debates sparked by Indonesia's robust civil society sector have provided discursive resources for women to advocate for an ethic of inclusive leadership grounded in *maqāṣid al-sharī‘ah*, the higher purposes of Islamic law.<sup>37</sup>

### Challenges and Obstacles

Given the significant role of women's involvement in Islamic philanthropic policy, why does the data show the opposite? Even though meritocracy is applied in the organizational bureaucratic system, why is the ratio of women's involvement still small? Gender-biased religious interpretations that challenge women's participation in the public sphere are likely one of the causes. Conservative religious views held by a policymaker can influence *the organization's political will* and policy direction, including the selection and appointment of administrators and other leadership members.<sup>38</sup> In a broader context (social participation), so far, the marginalization of women in public welfare has been based on at least two factors: the fear (*khawf al fitnah*) and excessive restrictions (*sadd al-dzarii'ah*) that target only women. Secondly, there is a reading (interpretation) that is not *mubadalah* or equal to the texts (Verses and Hadith) that discuss the issue of public participation.<sup>39</sup>

However, in addition to the leadership factor, the patriarchal culture that is so deeply rooted in society also hinders the opportunities for women to be involved in upper positions in

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<sup>37</sup> H. Latief, *Islamic Charities and Social Activism; Welfare, Da'wah, and Politics in Indonesia*, (Utrecht: The University of Utrecht, 2012).

<sup>38</sup> B. Mazrur, “Organizational Culture under Religious Influence,” in *A Closer Look at Organizational Culture in Actio*, ed. Süleyman Davut Göker (IntechOpen, 2021), <https://doi.org/10.5772/INTECHOPEN.90898>; B. Sule, “The Evolution of Religious Influence on Policy: A Review of Historical and Contemporary Studies,” *Religion and Policy Journal* 1, no. 1 (2023): 22–26, <https://doi.org/10.15575/rpj.v1i1.431>.

<sup>39</sup> Kodir, *Qira'ah Mubadalah: Progressive Interpretation for Gender Justice in Islam*, (Yogyakarta: IRCiSOD, 2023), 530–31.

community organizational structures such as the Islamic Philanthropy Institute.<sup>40</sup> Misogynistic views and attitudes that may even be expressed verbally can make the work space uncomfortable and unsafe for women. One of the views asserted that "Just because I am a woman to be a leader, I am seen as a woman, not because of my ability as a leader." Moreover, if misogynistic views have become part of the subconscious, they can unintentionally have a significant influence on the climate of the workplace.

However, the field data obtained showed a different trend. Several female informants who held leadership positions in private LAZs revealed that the recruitment and appointment of leaders within their institutional structures were based on the minimum qualification standards set. An informant stated, "There is no gender limit to occupying leadership positions." Thus, the meritocratic system is implemented and used as a reference by existing policymakers. In addition, female leaders also stated that there was no apparent discrimination between male and female leaders during their work.<sup>41</sup> This finding is interesting, considering that even though the trend of Islamic conservative groups in the last few decades has been successfully suppressed by several moderation movements promoted by the government and society, their exclusive views and ideas are still easily found in public spaces and on social media on a massive scale.

Another obstacle, a recurring structure that contributes to the under-representation of women in institutional structures, is the shortage of human resources with the minimum qualifications required. In this case, the lack of women's involvement as institutional leaders is more due to unfulfilled competency and

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<sup>40</sup> IE Madsen and MBD Nielsen, "Work-Related Sexual and Gender Harassment: Conceptual Challenges and the Need for Evidence-Based Prevention," *Scandinavian Journal of Work, Environment & Health*, 49, no. 7 (2023), <https://doi.org/10.5271/sjweh.4121>; V. Joshi, "Gender Discrimination at Workplace: A Significant Barrier for Women's Empowerment," *International Journal of Humanities and Social Science* 6, no. 1 (2019): 12–15, <https://doi.org/10.14445/23942703/IJHSS-V6I1P103>

<sup>41</sup> Personal communication with the Head of LAZ Solo Peduli (September 20, 2024) and LAZ Nurul Hayat (October 11, 2024).

administrative requirements set. This is indeed correlated with the extent to which the distribution of Indonesian women's education levels is compared to men, where the patriarchal culture that is also profoundly rooted in lower-middle-class society has also had an impact on the emergence of the assumption that higher education is not so crucial for women.<sup>42</sup> The fact that women are less aware of their potential to be more involved in the governance of philanthropic institutions should also be taken into account.

Even though all the requirements have been met, women's involvement is also relatively low, quantitatively speaking, without internal will.<sup>43</sup> Moreover, later there will be a burden of binding tasks and domestic tasks that must always be aligned and compromised by female leaders. An informant reported that "We realize that as women who have various domestic duties and responsibilities, sometimes they have to prioritize family over contribution to philanthropic institutions, so that on some occasions, men will get a lot of responsibilities in the institution."

To overcome the potential obstacles mentioned above, the institution must continue to develop its commitment and professionalism. This aligns with Fauzia's recommendation that professional management is the key to achieving gender balance. When an organization has experienced management, women's participation is likely to increase. Not only must the principle of meritocracy be implemented professionally, but the spirit of gender justice mandated in Islam must also truly serve as the basis for managers of Islamic philanthropic institutions to think and act. Education on the urgency of more inclusive (non-misogynistic) religious views and attitudes must be fostered and made into organizational culture.

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<sup>42</sup> R. Fachrunnisa, "Education of Indonesian Girls: The Outlook of Discrimination, Rights, and the Impact on Society," *KnE Social Sciences* 4, no. 10 (2020): 349–359, <https://doi.org/10.18502/kss.v4i10.7422>

<sup>43</sup> N. Azizah, "Gender Equality Challenges and Raising Awareness in the Patriarchal Culture in Indonesia," *Journal of Humanities and Social Sciences Studies* 5, no. 1 (2023): 47–52, <https://doi.org/10.32996/jhsss.2023.5.1.7>; MS Perdhana, DR Sawitri, and MI Muslim, "A Phenomenological Investigation of Career Stagnation among Indonesian Women," in *Contemporary Research on Management and Business*, (2022): 290–93, <https://doi.org/10.1201/9781003295952-73>.

Islamic law, or Sharia, possesses multifaceted dimensions that intricately intersect with gender and philanthropy, thereby shaping the landscape of charitable giving and social welfare within Muslim communities. Sharia, derived from the Koran and Sunnah, embodies a comprehensive code of conduct that governs various aspects of Muslim life, encompassing legal, moral, ethical, and spiritual dimensions.<sup>44</sup> It is not merely a system of law but a holistic framework that guides human actions and behaviors, reflecting the will of Allah for humankind.<sup>45</sup>

The primary support in every economic transaction of the Muslim community is the objective of kindness and benefit to humans.<sup>46</sup> Principles of Sharia emphasize ethical standards, conscience, and moral obligations, extending beyond mere legal entitlements and restrictions.<sup>47</sup> Islamic jurisprudence, or *Fiqh*, interprets and applies Sharia principles to practical situations, guiding on diverse issues, including gender roles, family law, and financial transactions. Within Islamic finance, Sharia principles prohibit certain practices, such as *riba* (interest), *maysir* (gambling), and *gharar* (uncertainty), and promote ethical, socially responsible investments.<sup>48</sup> Sharia aims to promote human welfare through individual education, justice, and community welfare.<sup>49</sup>

<sup>44</sup> A. Puneri, M. Chora, N. Ilhamiddin & H. Benraheem, "Disclosure of Sharī'ah Non-Compliance Income in Malaysian Islamic Banks," *Jurnal Ekonomi Syariah*, 2, 9, (2019): 104–116, [https://doi.org/10.21927/jesi.2019.9\(2\)](https://doi.org/10.21927/jesi.2019.9(2)).

<sup>45</sup> Abdurrahman Raden Aji Haqqi. "Religiosity in Criminal Law: Islamic Perspective," *Diponegoro Law Review* 4, no. 1 (2019): 1–20, <https://doi.org/10.14710/dilrev.4.1.2019.1-20>.

<sup>46</sup> P. Purwanto, I. Abdullah, A. Ghofur, S. Abdullah, & M.Z. Elizabeth, "Adoption of Islamic Microfinance in Indonesia: An Extension of the Theory of Planned Behaviour," *Cogent Business & Management*, 9, 1, (2022), <https://doi.org/10.1080/23311975.2022.2087466>.

<sup>47</sup> Adibah Binti Abdul Rahim, "Understanding Islamic ethics and its significance in character building." *International Journal of Social Science and Humanity*, 3, no. 6, (2013): 508, <https://doi.org/10.7763/IJSSH.2013.V3.293>.

<sup>48</sup> Miftahu Idris, "Macroeconomic analysis of interest rate and economic growth in Nigeria: a time series approach," *International Journal of Finance and Banking Research* 5, no. 4 (2019): 91-104, <https://doi.org/10.11648/j.ijfbr.20190504.14>.

<sup>49</sup> Ataina Hudayati and Achmad Tohirin, "A Maqasid and Shariah Enterprises Theory-Based Performance Measurement for Zakat Institution,"

The discourse surrounding female leadership within Islamic legal frameworks is also multifaceted, characterized by a spectrum of interpretations derived from primary textual sources and historical precedents. According to Fallas<sup>50</sup>, historical studies of charity and philanthropy in her study object are informed and advanced by overlapping subjects, such as social history, women's studies, and analyses of gender, class, and national identity. Sengupta & Al-Khalifa's study concluded that volunteering is driven by both normative and personal factors, with normative factors, including charity and the call to duty to one's country, predominating.<sup>51</sup> In addition to religion and religious ideals, the collectivist society played a significant role in shaping the normative reasons these women had for volunteering.

These observations carry significant implications. From a theoretical standpoint, they suggest that meritocracy, far from being a neutral instrument, is a site of contestation where gender norms are renegotiated. When evaluation criteria are transparent, quantifiable, and anchored in organizational performance—as in digital fundraising campaigns—women can leverage them to challenge patriarchal presumptions. One of those women said, "As a woman at the leadership level of a philanthropic institution, I actually see this as a privilege that I can use for the benefit of the institution in certain cases. Throughout my career, gender has never been a barrier; competence is the main thing."

Conversely, when criteria remain vague or are embedded in informal patronage networks, appeals to merit often reproduce male privilege.<sup>52</sup> Another woman portrayed

"My own experience often gets responses from colleagues in Islamic philanthropic institutions when I am a leader at a natural disaster site. Why are you the one who leads? Can women not be leaders? Among all the

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*International Journal of Zakat* 4, no. 2 (2019): 101-110, <https://doi.org/10.37706/ijaz.v4i2.192>.

<sup>50</sup> Amy Fallas. "Charity and philanthropy in Middle East history," *History Compass*, 21, (2023): e12760, <https://doi.org/10.1111/hic3.12760>.

<sup>51</sup> Debashish Sengupta and Dwa Al-Khalifa "Motivations of young women volunteers during COVID-19: A qualitative inquiry in Bahrain," *Administrative Sciences*, 12, 2, (2022): 65, <https://doi.org/10.3390/admsci12020065>.

<sup>52</sup> B. Sachs-Cobbe & A. Douglas, "Meritocracy in the Political and Economic Spheres," *Philosophy Compass*, 18, 3, (2023), <https://doi.org/10.1111/phc3.12955>.

existing human resources, only I was a woman who had the competence and experience to be a leader at the disaster site at that time."

Practically, the evidence indicates that interventions aimed at improving gender balance cannot be limited to training women or exhorting them to "lean in". Institutional reforms—such as codified promotion pathways, gender-aware audit committees, and public disclosure of leadership demographics—are necessary to reconfigure the opportunity structure.<sup>53</sup>

## Conclusion

This study finds that the low level of women's involvement in the leadership of Zakat Management Organizations (OPZ), including BAZNAS and LAZ, cannot be explained by normative or regulatory constraints, but rather by structural, cultural, and institutional factors. Although Indonesian zakat governance does not formally restrict women's participation, leadership positions within Islamic philanthropic institutions remain dominated by men. This condition reflects the patriarchal organizational cultures, limited access to qualified human resources, and the unequal distribution of religious authority, all of which collectively marginalize women from strategic decision-making roles. *Maqāṣid al-Shari'ah* places the benefit (*jahl al-maṣālih*) and the prevention of harm (*dar' al-mafāsid*) as the main goals of Islamic law. In the institutional context of Islamic philanthropy, leadership—by men and women—is judged not by gender but by its contribution to social welfare.

Meanwhile, gender theory views women's leadership in Islamic philanthropic institutions not as a matter of individual capacity, but as a product of power relations and patriarchal social construction that is still dominant in religious institutions. This study also emphasizes that women's under-representation in zakat management is not merely a quantitative issue but a substantive one. Excluding women from leadership limits the inclusiveness,

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<sup>53</sup> P. Purwanto, I. Abdullah, A. Ghofur, S. Abdullah, & M.Z. Elizabeth, "Adoption of Islamic Microfinance in Indonesia: An Extension of the Theory of Planned Behaviour" *Cogent Business & Management*, 9, 1, (2022), <https://doi.org/10.1080/23311975.2022.2087466>.

responsiveness, and social reach of zakat institutions, particularly in addressing the needs of women beneficiaries. From both gender theory and Islamic ethical perspectives, leadership should be based on competence, professionalism, and commitment to social welfare rather than gendered assumptions.

Future research is encouraged to move beyond descriptive analysis by examining the impact of women's leadership on organizational performance, accountability, and public trust in zakat institutions. Comparative studies across regions or countries could also provide deeper insights into how different socio-religious contexts shape gender dynamics in Islamic philanthropy. Additionally, qualitative research exploring women's lived experiences within zakat organizations would contribute to a more nuanced understanding of the barriers and opportunities for advancing gender-inclusive leadership in Islamic philanthropic practice.

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