

# Centralized management of Islamic philanthropy at LAZISMU Banyumas: Enhancing welfare through community-based innovation in Indonesia

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## ABSTRAK

### Introduction

Islamic philanthropy has great potential to improve the welfare of society, especially in Muslim-majority countries. However, the management of Islamic philanthropy funds is often fragmented, less transparent, and poorly coordinated, reducing its effectiveness. Therefore, an innovative management approach is needed, one of which is through a centralized system that can improve the efficiency, transparency, and accountability of Islamic philanthropy management.

### Objectives

This article aims to analyze the role of centralized systems in the management of Islamic philanthropy by explaining how management innovations can improve the effectiveness of the collection, distribution, and impact of Islamic philanthropic funds as practiced by community-based Islamic philanthropic organizations.

### Method

Using a qualitative research with a descriptive approach, while techniques using structured interviews, observation, and documentation regarding the application of centralized management of Islamic philanthropic organizations. Data analysis is done qualitatively with deductive and inductive methods.

### Results

The innovation of Islamic philanthropy management using a centralized system has been able to improve the accountability and transparency of philanthropic fund management. The positive impact

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on community welfare can be seen through more targeted programs, such as education, da'wah, health, and economic empowerment. In addition, the level of public trust (muzaki and mustahik) in Islamic philanthropy institutions continues to increase due to digital reporting.

### Implications

This study contributes to three areas: policy makers, where the government and religious authorities need to encourage the standardization of a centralized system for Islamic philanthropy. Islamic philanthropic organizations, to centralize and digitize to maintain transparency in the management of Islamic philanthropic funds. The public, increasing awareness of the importance of well-managed philanthropy by encouraging greater participation.

### Originality/Novelty

This study contributes to adding to the literature in Islamic philanthropy management by focusing on centralized governance innovation, thus offering insight and understanding that innovation is an absolute institutional matter to maintain the sustainability of Islamic philanthropy organizations.

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## INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, holds significant potential in the management of Islamic philanthropy, including zakat, infak, sedekah, waqf, and other humanitarian funds. According to the 2021 Indonesia Zakat Outlook by the Center for Strategic Studies of BAZNAS, the potential for zakat in Indonesia reaches IDR 327.2 trillion annually, while the total collected so far has only reached IDR 17 trillion (Pusat Kajian Strategis BAZNAS, 2019). On the other hand, the potential for waqf in Indonesia is also immense. According to the 2023 Waqf Information System (Siwak) data from the Ministry of Religious Affairs, there are 440,512 waqf land locations, 57,263.69 hectares of waqf land, and 57.42% of them are certified.

This potential further grows when combined with other Religious Social Funds (*Dana Sosial Keagamaan Lainnya* abbreviated DSKL in Bahasa Indonesia), which nationally accumulated IDR 26 trillion in 2022 alone. To harness this potential, it is necessary to involve all stakeholders, both from government and civil society, to benefit those in need (dhuafa/mustahik). Moreover, during the Covid-19 pandemic, according to the Charities Aid Foundation (CAF) World Giving Index 2021, Indonesia ranked first as the most generous country in the world with a score of 69, an increase from the score of 59 in 2018 (Charities Aid Foundation, 2021).

Muhammadiyah has made significant efforts to leverage this potential by optimizing the collection and management of Islamic philanthropy programs,

especially zakat, infak, sedekah, and other humanitarian funds (ZISKA), through LAZISMU Banyumas Regency using a centralized one-roof management system. This system integrates all levels of Muhammadiyah leadership, Muhammadiyah business charities (AUM), and Muhammadiyah autonomous organizations (ortom). It effectively manages zakat collectively, encompassing fundraising, empowerment, and evaluation stages. In promoting community welfare, LAZISMU Banyumas Regency optimizes community empowerment programs through elaborate and collaborative efforts to maximize impact. As a result, LAZISMU Banyumas Regency has received both local and national awards and has become a model for Muhammadiyah zakat management nationwide. The organization's ability to empower the community aligns with the principles of social entrepreneurship, where both entrepreneurial and organizational activities are significantly influenced by social motives driven by economic and social factors working together ([Almarri & Meewella, 2015](#)).

The management of Islamic philanthropy is increasingly encouraged to prioritize community empowerment, which offers long-term benefits, rather than focusing solely on charity, which often provides only short-term relief for consumptive needs. Effective Islamic philanthropy management should integrate various productive initiatives that align with Islamic principles, allowing the results to be used for community development through specific projects ([Alam, 2010](#)). Islamic philanthropic organizations play a vital role in addressing public needs in Indonesia across various sectors, including the economy, education, agriculture, and disaster relief. Therefore, both internal and external institutional strengthening is crucial to enhance the accountability and transparency of philanthropic institutions ([Muhtada, 2014](#)).

Research on Islamic philanthropic activism has explored its implications for community life, showing that Islamic philanthropy serves as a credible commitment tool that assures economic entities as part of collective social and public services ([Kuran, 2001](#)). The practice of Islamic philanthropy in the context of social justice reveals that modernization and Islamization significantly contribute to these practices in Indonesia. This contribution is evident through reforms in legal frameworks, management, and innovative programs focused on development and social justice ([Fauzia, 2022](#)). Islamic philanthropic activism is prominently carried out by modernist organizations such as Muhammadiyah. Muhammadiyah's ability to provide services and organize zakat, infak, sedekah, and waqf is contextualized within the discourse and practice of the welfare movement in Indonesia. Previous research highlights the tradition of giving, the structure and culture of philanthropy, and the implications of philanthropy for community life especially under mass Islamic organizations in Indonesia ([Fauzia, 2013](#); [Meidina et al., 2023](#); [Osili & Ökten, 2015](#)). The implications of philanthropic activism can be localized and collectively organized by rural communities ([Latief, 2012](#)), and extend to digital management transformation by leveraging the internet and social media for fundraising. This approach facilitates faster, broader, multilateral, and dynamic communication ([Tonetti, 2019](#)) and is supported by high-impact scientific publications ([Medias et al., 2024](#)).



Muhammadiyah's ability to organize Islamic philanthropy as a movement that emerged from charitable and philanthropic efforts focuses heavily on humanitarian work. One notable example is the establishment of *Penolong Kesengsaraan Oemoem* (PKO) in the 1920s, which provided health services regardless of the background of those in need (Amar, 2017). Institutional governance of Islamic philanthropy varies across different organizations, encompassing aspects such as organizational management standards, fundraising strategies, fund management and distribution, oversight by Sharia supervisory boards, and financial transparency (Kholis et al., 2013). Islamic philanthropic institutions enhance community empowerment through various empowerment programs and charitable distributions (Dewi & Zaenurrosyid, 2023; Syarifuddin & Trimulato, 2024; Yulianti & Afiah, 2022), channeling resources into productive endeavors for community welfare (Triyanta & Zakie, 2014). Consequently, the importance of philanthropy is recognized not only in predominantly Muslim countries but also in countries with Muslim minorities, fostering solidarity and mutual care (Alotaibi, 2022; Hasyim, 2018; May, 2024).

The effectiveness of Islamic philanthropy in improving its management quality can significantly enhance Islamic financial inclusion (Ismail et al., 2016; Zauro, Saad, Ahmi, et al., 2020; Zauro, Saad, & Sawandi, 2020). One of the key Islamic philanthropy programs aimed at boosting social welfare involves the provision of social services. The availability of robust social services is crucial for the economic development of a nation (Hadley & Hatch, 2018). In the context of disaster management, social services play a vital role. Organizations dedicated to social service must effectively identify and address the needs arising from disasters. The intervention model for disaster resolution focuses on collaborative problem-solving, starting with a deep understanding of the roles of various organizations and the application of global best practices in social development (Maglajlic, 2019).

## LITERATURE REVIEW

### Innovative Management

Innovative management is a strategic approach to maintaining competitive advantage (Alfawaire & Atan, 2021; Farida & Setiawan, 2022; Filipova & Yuleva, 2018). Innovative management as a tool for systematic creation of new value (Ishii et al., 2009), in addition to being an integral part of high-level strategic management (Gureva et al., 2016), so that management innovation as the creation of new managerial practices for innovation (Volberda et al., 2013). The existence of innovation management that is carried out effectively makes organizations easily adapt to market changes, increase efficiency, and create added value for customers (Hapsari et al., 2025).

In practice, the existence of management innovation has a positive effect on the sustainability of small and medium enterprises by making entrepreneurship a significant mediator in creating sustainable value (Tajpour et al., 2025), even though these small and medium enterprises must be able to adapt to new digital-based

technologies (Gómez & López, 2024). Even organizations that prioritize innovation management achieve maximum performance with product development, process optimization, and strategic agility (Irwan et al., 2025). The importance of innovation as a process and result of something new, whether it is in the form of ideas, services, products, methods, approaches, and others that are able to increase added value and novelty to something desired, therefore the purpose of innovation in an effort to create planned and measurable renewal must be the concern of all elements involved in the organization or institution. Consequently, if this is not done, there will be a failure or adverse impact on various things that have been planned and determined by the organization, so a process is needed to create, develop, and implement new innovations to provide processes, services, and methods in a good, efficient, and efficient manner, whether in the context of business, education, health, or other fields.

### Islamic Philanthropy

Philanthropy comes from the Greek *philanthropia* from the words *philo* and *anthropos* which means love of man. Philanthropy is literally a conceptualization of the practice of giving, services, and associations that are voluntary to help others in need as part of an expression of love (Amar, 2017), so that philanthropy is a form of concern for a person or group of people towards others based on love for fellow human beings (Latief, 2010). Paradigmatically, Islamic philanthropy in Western philanthropy is often understood as voluntary donations (charity) or organized charity (philanthropy) so that it is secular and separate from religion. Islamic philanthropy is holistic, encompassing spiritual (getting closer to Allah), social (economic justice), and moral (responsibility towards others) dimensions (S. A. Siddiqui, 2022). Therefore, it is necessary to emphasize a rights-based approach to philanthropy for social justice in Islamic societies (Anoraga, 2024; Borchgrevink, 2022; Kazanoğlu & Ketola, 2022), so the existence of philanthropy needs to be multidisciplinary (Hughes & Siddiqui, 2024). The main motivation is obedience to Allah (taqwa) and seeking His pleasure, not just Western altruism or social responsibility (S. A. Siddiqui, 2023).

Islamic philanthropy has an important and strategic role in the poverty eradication process, as well as helping to strengthen a number of social institutions in society including strategic philanthropy as a natural evolution of corporate social responsibility (CSR), where charitable activities are no longer separated from business strategy (Saiia & Schwartz, 2022). Meanwhile, from an economic point of view, the existence of Islamic philanthropy can be a means for the distribution of wealth from the rich to the poor for social purposes, so that the meaning of philanthropy, which has been understood as the love of mankind, also means voluntary action for the public good and develops into private giving of time and valuable resources for public purposes (Fauzi et al., 2024).

### Centralized System

Centralized systems are important because of the organizational concept that is useful for making decisions, planning, and control that usually resides in the central authority. The definition of a centralized system is the concentration of decision-making authority



at the highest level of the organization and discusses its impact on employee expectation (Jong & Faerman, 2022), centralized management is suitable for large institutions that need uniform standard (Liu, 2024). In addition, the centralized system has advantages that are important in various aspects, be it from government, business, and organizations as shown by efficiency (Santos & Lopes, 2025).

### **Community Welfare**

In a welfare state, the government is responsible for ensuring a minimum standard of living for every citizen, so that the concept of a welfare state is closely related to social policy that has been practiced in many countries which includes strategies and government efforts to improve the welfare of its people through social protection which includes social security, both in the form of social assistance and social insurance, as well as social safety nets covering five main areas, namely: health, education, housing, social security, and social work (Maatisya & Santoso, 2022).

Efforts that can be made by the government to prosper its people by issuing social policies. Social policy is all activities that can affect welfare in realizing the welfare of citizens. Its scope highlights economic, educational, good governance, infrastructure development, and other issues that include social problems directly related to social protection. Social services in this context when associated with individual and family issues, the study is called micro services (Lombard, 2019; Needham & Carr, 2015). In realizing community welfare, it can be done by optimizing the management of Islamic philanthropy which is able to reduce social inequality and economic disparities due to wealth distribution (Makhrus et al., 2024). However, there are also those who use the Corporate Social Responsibility (CSR) approach that empowers the community in a sustainable manner by involving the community in planning and implementation (Dwijatenaya et al., 2024). The fundamental concern in community welfare is to emphasize the balance of material, spiritual, and justice (Indriyanti et al., 2024).

### **Research Gap and Justification**

Innovation in the management of Islamic philanthropy is still a big concern by researchers to find out the positive impact of Islamic philanthropy on community independence and welfare, in addition to strengthening the institution of Islamic philanthropy itself. The novelty in this article focuses on the innovation of Islamic philanthropy organizations through centralization or "one-roof management" which not only strengthens institutionalized management, but is able to have an optimal impact on promoting community welfare. The existence of innovation in the form of centralization of Islamic philanthropy management can be a reference for innovation for various Islamic philanthropic organizations in the country and abroad.

### **Contribution of This Study**

Studies in Islamic philanthropy continue to develop with various approaches, both philosophically, practically, and empirically. This study is to provide insight into the innovation of Islamic philanthropy management with centralized (one-stop management) as practiced by LAZISMU Banyumas since 2017 which has been able to



increase the amount of collection, distribution, and impact of Islamic philanthropy management, therefore this study provides recommendations for researchers, practitioners, and the government in improving the quality of Islamic philanthropy management. Our research's position is to empirically demonstrate the effectiveness of a centralized (one-stop) management model in Islamic philanthropy, using LAZISMU Banyumas as a unique case study. This contributes by offering a practical and proven innovative approach to increasing collection, distribution, and overall impact, thereby addressing a gap in the literature concerning specific, successful management innovations in this field

## METHOD

This study is a field research ([Larkin et al., 2021](#)) conducted intensively, thoroughly, and deeply on the subject being studied as a case, and the results are analyzed descriptively with reference to literature. This study employs a qualitative approach ([Rodrigues & Franco, 2023](#)), as its primary objective is to gain an in-depth and comprehensive understanding of the phenomenon of centralized Islamic philanthropy management innovation through a one-stop management system at LAZISMU Banyumas. The qualitative approach enables the researcher to explore the context, processes, and underlying meanings of the phenomenon from the perspective of the research subjects. The subject of this research is LAZISMU Banyumas, an Islamic philanthropic organization that innovates the management of Islamic philanthropy through a one-roof management system. The approach used in this study is descriptive-qualitative, aiming to obtain comprehensive information and descriptions of the phenomenon being discussed ([Sundler et al., 2019](#)). Thus, the types of data used in this study are both primary and secondary data related to the issues the author intends to examine.

The data collection techniques in this study are: first, documentation, which involves collecting data by recording existing information ([Sanguri et al., 2020](#)) such as reports, journals, photos, books, and other documents related to the innovation of centralized Islamic philanthropy management through the one-roof management system of LAZISMU Banyumas. Second, interviews, which are a data collection method that requires direct information exchange between the researcher and the interviewee ([Thunberg & Arnell, 2022](#)). Interviews in this study are conducted systematically and purposefully, involving LAZISMU Banyumas as an Islamic philanthropic organization concerning the concept, management, and policies of the one-roof management system for enhancing community welfare. Third, observation, which is the systematic observation of phenomena being studied. In this research, the researcher explores all capabilities to understand the subject being studied. The observation involves the researcher directly in the establishment, implementation, and evaluation of innovations in centralized Islamic philanthropy management, thus obtaining comprehensive data.

Data analysis in this study is conducted deductively and inductively, focusing on the research findings. The process begins with presenting the innovation of centralized



Islamic philanthropy management, both in writing, orally, and through direct observation. Additionally, sufficient library data previously collected and other gathered data are qualitatively analyzed using deductive and inductive methods. The data analysis process starts with reviewing all data collected from observations, documentation, and interviews, then reducing it by creating abstractions and organizing it into detailed units. These units are categorized, and data verification is conducted to avoid invalidity. Once validated, the data are used to address the research problems and conclude the analysis.

## RESULTS

### One-Roof Management System of Islamic Philanthropy

Islamic philanthropy, a key component of the Islamic economy, is rooted in the principle of love for others and has been practiced since the inception of Islam (Zaenal et al., 2022). It encourages generosity, both in material and non-material forms (Jannah & Humaidi, 2020). The activism and management of Islamic philanthropy aim to address both short-term and long-term societal issues by integrating commercial financial institutions (Iskandar et al., 2021). In Indonesia, Islamic philanthropy is managed by both the state and civil society, including legally incorporated institutions and community organizations.

One prominent community-based Islamic philanthropic organization is LAZIS Muhammadiyah (LAZISMU), which manages zakat, infaq, sedekah, and other humanitarian funds. LAZISMU operates under the larger Muhammadiyah organization, which is known for its extensive charitable efforts in social services, education, and healthcare. LAZISMU was formally established in 2002 through a decree from the Minister of Religion of the Republic of Indonesia, recognizing it as a National Amil Zakat Institution (Decree No. 457/21 November 2002). The enactment of Law No. 23 of 2011 on Zakat Management further strengthened LAZISMU's institutional framework, particularly in regions like Banyumas Regency.

Since 2017, LAZISMU Banyumas has implemented a one-roof management system for managing Islamic philanthropy, including zakat, infak, sedekah, and other humanitarian funds. This one-roof management system is philosophically akin to a centralized system, unifying management to provide a hybrid approach for better understanding and addressing issues (Afsharian et al., 2021). Such a system requires the support of various stakeholders to enhance quality and reduce administrative burdens (Seyfried & Pohlenz, 2020). LAZISMU Banyumas defines one-roof management as an integrated method for managing zakat, infak, sedekah, and other philanthropic funds (ZISKA), encompassing all processes from collection to distribution within a single framework. According to Sabar Waluyo, the Director of LAZISMU Banyumas, this method aims to increase the efficiency and effectiveness of Islamic philanthropy management, facilitating aspects such as collection, management, supervision, control, reporting, and accountability in an organized manner. In implementing the one-roof management system, LAZISMU Banyumas adheres strictly to sharia principles, relevant



legislation, and applicable accounting standards. This ensures compliance with accounting standards and the effective management of zakat funds. Continuous evaluation and improvement of financial management systems and adherence to accounting standards are integral to this process, ensuring that the management of Islamic philanthropic funds remains transparent, accountable, and effective.

The implementation of the one-roof management system represents an innovative approach to the governance of philanthropic funds, integrating Muhammadiyah administrators (across regional, branch, and sub-branch levels), Muhammadiyah's charitable endeavors, and its autonomous organizations. According to Ibnu Hasan, Chairman of the Banyumas Muhammadiyah Regional Leadership (2015–2020), this system aims to unify the management of Islamic philanthropy in line with the mandate of the Muhammadiyah Congress, which differentiates between the management of Baitul Mal and Baitul Tamwil. It also adheres to Law No. 23 of 2011 on Zakat Management, ensuring that zakat managers (*amil zakat*) are professional, credible, and accountable. Ahmad Sobirin, Secretary of the LAZISMU Banyumas Management Board, adds that the one-roof management system promotes professionalism and collective management of Islamic philanthropy, thereby enhancing its potential in Banyumas Regency to be distributed to those in need (*mustahik/dhuafa*).

The one-roof management system at LAZISMU Banyumas signifies a transformation from the traditional management of Islamic philanthropy, previously handled through temporary committee systems at mosques or prayer rooms. The traditional approach limited the optimization of philanthropic management and did not yield maximum impact, as the programs were often unplanned, unprogrammed, unmeasured, and unevaluated. According to Sabar Waluyo, the implementation of the one-roof management system, in synergy with the Muhammadiyah Regional Leadership of Banyumas, involves extensive coordination with all stakeholders involved in LAZISMU Banyumas' management. This innovation in managing Islamic philanthropic funds significantly optimizes philanthropic management in terms of philosophy, regulation, institutional structure, programs, and impacts, contributing to community self-reliance in the short, medium, and long term.

The one-roof management system at LAZISMU Banyumas, as outlined by Ibnu Hasan, is based on six key principles: compliance with Law No. 23 of 2011 on Zakat Management, optimization of Islamic philanthropy management, support for the Jamaah Dakwah Jamaah Movement (GJDJ) as a community-based Muhammadiyah initiative, the principle of *ta'awun* (mutual assistance) and equitable distribution of Islamic philanthropy, building a comprehensive and integrated organizational perspective, and fostering collaboration among Muhammadiyah's councils, institutions, charitable endeavors, and autonomous organizations. Consequently, the centralization and integration of all Islamic philanthropy management through the one-roof management system at LAZISMU Banyumas effectively unify all elements of Muhammadiyah Banyumas. This approach enhances public perception and willingness to donate, influenced by religious attitudes and trust in the zakat institution.

The effectiveness of this innovative management system is reflected in the increased collection of Islamic philanthropic funds, as detailed in the following table:

**Table 1**

*Recapitulation of Zakat, Infak, Sedekah, and other Humanitarian Fund (ZISKA) LAZISMU Banyumas 2011–2023*

Year	Total	Increase	Percentage
2011	IDR 203,084,800	IDR -	0.0
2012	IDR 411,128,000	IDR 208,043,200	50.7
2013	IDR 561,519,775	IDR 150,391,775	26.7
2014	IDR 802,130,500	IDR 240,610,725	29.9
2015	IDR 1,022,454,100	IDR 220,323,600	21.5
2016	IDR 1,374,368,200	IDR 351,914,100	25.6
2017	IDR 1,622,417,820	IDR 248,049,620	15.2
2018	IDR 3,166,351,074	IDR 1,543,933,254	48.7
2019	IDR 6,422,637,755	IDR 3,256,286,681	50.7
2020	IDR 9,023,006,539	IDR 2,600,368,784	28.8
2021	IDR 17,077,478,824	IDR 8,054,472,285	47.1
2022	IDR 19,166,199,183	IDR 2,088,720,359	10.8
2023	IDR 24,083,575,671	IDR 4,917,376,489	20.4
<b>Total</b>		IDR 84,936,352,242	

Source: LAZISMU Banyumas.

Based on Table 1, the innovative management of Islamic philanthropy by LAZISMU Banyumas through the one-roof management system has had a significant positive impact on the collection and management of Islamic philanthropic funds. This system's success highlights how the increasing number of Islamic philanthropic organizations, each with their unique innovations, offers the public more options for donating both online and offline (Affandy et al., 2022). Thus, the growth and development of Islamic philanthropic fundraising contribute to social justice, fostering inclusivity, sustainability, and good governance by involving various stakeholders, both individuals and groups (Anoraga, 2024).

### Digitalization in Islamic Philanthropy

According to Sabar Waluyo, the innovative management of Islamic philanthropy at LAZISMU Banyumas is based on four key aspects:

- Centralization of Financial Management: All Islamic philanthropic funds are unified under one system, leading to more coordinated and transparent financial management.
- Financial Planning: This ensures that Islamic philanthropy management is strategically planned, starting from setting financial goals to budgeting and accurately allocating funds for community empowerment programs.
- Fund Management: This aspect is marked by the implementation of the SIM ZISKA system, a structured and measurable fund management tool. Funds

- received from zakat payers, donors, and contributors are meticulously categorized as zakat, infak, and sedekah receipts and managed responsibly.
- d. Supervision and Reporting: The one-roof financial management system at LAZISMU Banyumas includes stringent oversight of fund management, ensuring more transparent and accountable financial reporting.

The one-roof management concept implemented by LAZISMU Banyumas showcases Muhammadiyah's ability as a religious organization to explore social entrepreneurship as a financial strategy to achieve economic sustainability without dependence on the state ([Robani et al., 2022](#)). Muhammadiyah has practiced this collective approach since its establishment in 1912, spanning education, social services, health, and global humanitarian aid ([Benthall, 2022](#)). This approach helps Muhammadiyah maintain its ideological framework and interpretation of contextual Islam as a modernist Muslim movement ([Latief & Nashir, 2020](#)).

The one-roof management system in Islamic philanthropy integrates various potentials, organizational elements, and resources of Muhammadiyah Banyumas. This integration brings all collected Islamic philanthropic funds closer to those in need (mustahik) through well-managed charitable and community empowerment programs tailored to the needs of the mustahik/dhuafa. According to Ibnu Hasan, the one-roof management system is particularly effective at the district/city level due to the direct distribution to mustahik/dhuafa. At higher levels, such as the provincial or national levels, the spirit of Islamic philanthropy may diminish, and control over distribution may be less effective in the long term. The trend of enhancing Islamic philanthropy in Indonesia is often aligned with interpreting sustainable development goals through various social projects, such as health services, education, social services, and programs to improve the welfare of those in need ([Latief, 2023](#)). One such initiative involves engaging women to increase their roles and economic standing, thereby improving welfare through entrepreneurship ([Fauzia, 2022](#)). This innovative approach by LAZISMU Banyumas not only improves the collection and management of philanthropic funds but also ensures that these funds are used effectively to support those in need, creating a sustainable impact on the community.

According to Ibnu Hasan, the implementation of the one-roof management system at LAZISMU Banyumas involves three stages:

- a. Socialization: This stage involves educating all Muhammadiyah administrators, Muhammadiyah charitable endeavors, autonomous Muhammadiyah organizations, and the public to ensure that Islamic philanthropy management is professional, planned in its entirety, and centralized in financial management. Socialization is conducted both online and offline to create a systemic impact on all stakeholders, emphasizing that good Islamic philanthropy management contributes to community independence and welfare.
- b. Consolidation: LAZISMU Banyumas establishes LAZISMU Service Offices in almost all Muhammadiyah Branch and Sub-Branch Leaderships, as well as

Muhammadiyah charitable endeavors in Banyumas Regency. These Service Offices facilitate easier management of Islamic philanthropy.

- c. Commitment: This stage involves a joint signing as proof of commitment to support and implement the one-roof management system in managing Islamic philanthropy.

The success of Islamic philanthropy management through the one-roof system at LAZISMU Banyumas is evidenced by the increasing collection of Islamic philanthropic funds. One notable initiative is the creation of the crowdfunding platform <https://sobatberbagi.com/>, which aims to capture digital-based donations. This platform broadens the reach of donation campaigns through LAZISMU Banyumas, making them accessible without spatial and temporal limitations. The use of digital technology in crowdfunding for online fundraising has introduced various innovations that accommodate massive digital-based campaigns (Anoraga, 2023). Therefore, the utilization of digital technology by Islamic philanthropic organizations enhances fundraising, distribution, service provision, coordination, and task allocation, proving especially beneficial during challenging situations like the COVID-19 pandemic (Piliyanti et al., 2022). Institutionally, the implementation of the one-roof financial management system by LAZISMU Banyumas offers several benefits, including:

**Table 1**

*Benefits of One-Roof Financial Management System by LAZISMU Banyumas*

No	Benefits	Indicator
1	The effectiveness and efficiency of fund management involve	It optimizes the management of zakat, infak, sedekah, and other religious funds. Coordinated and centralized fund management is more effective and efficient in allocating funds for community empowerment programs.
2	Transparency and accountability	The concept of one-roof financial management ensures transparency in fund management. LAZISMU Banyumas can provide accountable financial reports to zakat payers and other relevant parties, thereby building trust and satisfaction among zakat payers.
3	Coordination and synergy among institutions	It strengthens coordination and synergy among zakat management institutions in various regions. It facilitates the exchange of information, experiences, and best practices in zakat fund management, thereby enhancing the quality and effectiveness of empowerment programs.
4	Institutional capacity enhancement	It enhances the institution's capacity in financial management. It conducts coordination meetings and record sessions can serve as forums for sharing knowledge, experiences, and strategies for better zakat fund management.
5	Focus on missionary tasks	It prioritizes missionary tasks by gathering and distributing zakat funds for community empowerment. It integrates financial management allows for more effective execution of the organization's mission and vision

Source: LAZISMU Banyumas

According to Sabar Waluyo, the one-roof management system implemented by LAZISMU Banyumas is guided by several principles:

- a. Accountability: This principle stresses the importance of clear and transparent reporting in the management of Islamic philanthropic funds.
- b. Consistency: Ensuring that all policies and procedures related to Islamic philanthropic fund management are consistently followed and applied.
- c. Sustainability: Promoting stability and operational continuity by managing Islamic philanthropic funds based on institutional empowerment.
- d. Transparency: Providing easily accessible information about the management and utilization of Islamic philanthropic funds, both online and offline.
- e. Accounting Standards: Prioritizing the preparation of Islamic philanthropy management reports in accordance with applicable accounting standards to ensure objective and accountable financial recording and reporting.
- f. Integrity: Emphasizing honest, fair, and responsible behavior in the management of Islamic philanthropic funds.
- g. Institutional Management: Highlighting the importance of effective supervision and control in managing Islamic philanthropic funds to prevent misuse and ensure compliance with Islamic Sharia principles.

The implementation of the one-roof management system by LAZISMU Banyumas yields several benefits for enhancing Islamic philanthropy management:

- a. Centralized Coordination and Management: Enhancing efficiency and coordination by avoiding overlapping governance structures and data duplication.
- b. Administrative Cost Savings: Centralizing all administration through digital management systems results in reduced administrative costs, allowing for allocation to various community empowerment programs.
- c. Transparency and Accountability: Providing periodic, transparent, and accountable financial reports through internal and external audits enhances trust among zakat payers or donors.
- d. Enhanced Supervision and Control: Preventing fund misuse and ensuring that collected funds are managed in accordance with Sharia principles.
- e. Improved Effectiveness of Empowerment Programs: Planning, programming, evaluating, and following up on various community empowerment programs lead to efficiency and effectiveness in Islamic philanthropy management.

### **Collaboration in Program Optimization**

Islamic philanthropic funds disbursed by LAZISMU Banyumas focus on charity and empowerment tailored to the needs of the mustahik (Amaliah & Makhrus, 2023), guided by five pillars: Education (*save our school, trensains*, Sang Surya and Mentari scholarship, etc), Health (Apung Said Tuhuleley Clinic and *end TB*), Economy (Tani



Bangkit, 1000 UMKM (SMECs), Madani Community Empowerment, etc), dakwah or missionary activities (Independent-dai, *back to masjid*, and *muallaf Empowerment*), Social and Religious Activities (Muhammadiyah *Aid*, *Fidyah*, etc). One successful pilot project of the one-roof management system by LAZISMU Banyumas is located in Karangtawang Village, Wangon District, Banyumas Regency. This project effectively manages Islamic philanthropy based on the mosque, resulting in integrated rice farming, goat farming, fish breeding, and hydroponic golden melon cultivation. The empowered community in this village experiences increased income and welfare by optimizing their resources and potential through changes in mindset, attitude, and behavior (Makhrus et al., 2023).

To ensure efficiency in service delivery to donors and recipients, LAZISMU Banyumas maintains separate offices to prevent direct interaction between them. According to Ibnu Hasan and Sabar Waluyo, this separation serves four purposes:

- a. Maintaining Intentions: Separating offices preserves the sincerity of donors' intentions solely for the sake of Allah, as they remain unaware of the recipients.
- b. Psychological comfort: providing comfort and avoiding embarrassment for recipients encourages them to accept Islamic philanthropic donations without feeling inferior, potentially motivating them to become future donors.
- c. Sociological aspect: respecting the tradition where giving is considered honorable, LAZISMU Banyumas keeps recipients' identities anonymous, except for publicly recognized scholarship recipients.
- d. Administrative order: separation streamlines archiving, documentation, and reporting processes for all activities. Successful implementation of LAZISMU Banyumas' one-roof management system is supported by three factors:
- e. Support from All Muhammadiyah Elements: Strong commitment from all Muhammadiyah management elements, with 105 Service Offices established in LAZISMU Banyumas.
- f. Support from Muhammadiyah Charitable Institutions: All zakat, infak, sedekah, and other humanitarian funds are channeled through LAZISMU Banyumas, supported by institutions like Universitas Muhammadiyah Purwokerto and Pondok Pesantren Moderan Zam Zam.
- g. Collective Collegial Spirit: LAZISMU Banyumas' executive board and management demonstrate a collective and collegial approach in policy-making and program implementation, ensuring thorough planning, assessment, execution, evaluation, and follow-up of all programs.

However, two main obstacles hinder the implementation of LAZISMU Banyumas' one-roof management system:

- a. Misconceptions: Some believe that Islamic philanthropic collections should be distributed individually without involving official and professional institutions.



- b. Committee-Based Philanthropy: Committee-based philanthropy is perceived as more effective, as funds are collected and distributed for the entire community.

## DISCUSSION

Innovation in centralized management of Islamic philanthropy has provided space for multilateral actualization and collaboration, so as to increase efficiency, impact, reach, and maintain the essence of Islamic philanthropy in overcoming humanitarian crises effectively (Kidwai & Zidani, 2020). LAZISMU Banyumas' one-roof management system policy as an Islamic philanthropic organization in the aspect of collection management is able to optimize all elements involved structurally and culturally in society. This indicates that management innovation is able to create social innovation in the form of community economic empowerment (Piliyanti, 2023). Improving the quality of education and supporting community economic development through dialogical engagement (Hasbi & Widayanti, 2022), the Islamic philanthropy model has proven effective in holistic empowerment in the economic, social and spiritual fields (Anwar & Syarifuddin, 2021), and exploring how Islamic philanthropy can be used to support community welfare projects, including poverty alleviation (Obaidullah & Shirazi, 2014).

The distribution of Islamic philanthropy by LAZISMU Banyumas aims to support self-reliance and community welfare, addressing the prevalent poverty, ignorance, and low human development index in Indonesia due to social injustice. Therefore, effective management of Islamic philanthropy can significantly contribute to promoting social justice, human development, and poverty alleviation. This has led to increased awareness about charitable giving facilitated by Islamic philanthropic organizations (Makhrus, 2018). However, it's observed that when zakat is distributed as cash, beneficiaries often prioritize immediate needs over investment in productive ventures due to limited resources (Hamidah et al., 2021). Hence, thorough assessments of beneficiaries' needs are necessary for Islamic philanthropic organizations (Setiawan & Alim, 2022).

Optimizing Islamic philanthropy is a challenge to change consumption patterns and preferences with a moral filter in the form of awareness of social solidarity (Maspupah & Hasanah, 2016), then orienting towards empowerment in Islamic philanthropy through training programs or business capital (Indriyanti et al., 2024), moreover the Islamic philanthropy model tends to respond faster because it uses networks and all elements involved (Andriansyah, 2024). Islamic philanthropic organizations have involved community participation through ranging from fundraising, encouraging volunteers, collaboration with various institutions, fostering caring communities, and increasing involvement in voluntary movements for community improvement (Saidah et al., 2023).

Innovation in the management of Islamic philanthropy is absolutely necessary for Islamic philanthropy management organizations, this aims to make various adaptations to changes and developments in the times, even though innovating in an



institutional context tends to be more difficult than personal or individual innovation because it requires a strong collective commitment to be able to give birth, implement, maintain, and sustain until new sustainable innovations are present again through community participation ([Humaidi et al., 2024](#)), by emphasizing the importance of Islamic philanthropy in society ([Meidina & Moka, 2023](#)).

The adaptation of Islamic philanthropic organizations to various conditions and situations aims to improve the quality and quantity of Islamic philanthropy management. In today's digital era, Islamic philanthropy organizations have been able to adapt by using various digital platforms and social media, even social media can be a forum for building social solidarity and concern in helping the poor in need to become a society that improves its quality of life ([Haq & Rodiah, 2023](#)), while increasing quantity is marked by two aspects, namely the increasing number of Islamic philanthropy management organizations and donors, and the increasing exploration of the great potential of Islamic philanthropy in Indonesia.

## CONCLUSION

Innovation in managing Islamic philanthropy is crucial for organizations overseeing such endeavors to adapt to evolving changes and advancements. LAZISNU Banyumas' one-roof management system stands out as an innovative model in Islamic philanthropy management. It optimally utilizes the potential and resources of Muhammadiyah Banyumas to enhance Islamic philanthropy collection through various attractive and creative fundraising programs. Examples include establishing service offices that support fundraising efforts and creating the [Sobatberbagi.com](#) fundraising platform. These initiatives facilitate online fundraising campaigns that transcend spatial and temporal constraints.

Regarding distribution, LAZISNU Banyumas channels Islamic philanthropy in charitable and community empowerment forms, prioritizing the needs of the mustahik/dhuafa to foster community self-reliance and welfare. Centralizing Islamic philanthropy management through the one-roof management system emphasizes the spirit of generosity deeply rooted in the Muhammadiyah organization since its establishment in 1912. With support from management, charitable institutions, and autonomous Muhammadiyah organizations in Banyumas, the one-roof management of Islamic philanthropy can be effectively, efficiently, and professionally executed. LAZISNU Banyumas has established its own information system (SIM Ziska) for program and financial audits, ensuring transparency and accountability in Islamic philanthropy management.

## Limitations of the Study

This study, while offering valuable insights into the innovative management of Islamic philanthropy through a centralized system, acknowledges several limitations that may influence the generalizability and scope of its findings. First, as a qualitative case study with a descriptive approach, the research primarily focuses on LAZISNU Banyumas. While this allows for an in-depth understanding of the specific context and practices

within this organization, the findings may not be directly transferable or generalizable to all Islamic philanthropic organizations, particularly those with different organizational structures, scales, or operational environments.

Second, the data collection relied heavily on structured interviews, observation, and documentation. While triangulation was employed to enhance the reliability and validity of the data, the inherent subjective nature of qualitative data interpretation means that the researcher's perspective, though minimized, could still play a role in shaping the analysis. Future research could benefit from incorporating quantitative methods to provide broader statistical evidence or longitudinal studies to track the long-term impact of centralized systems.

Finally, the study's scope was confined to analyzing the role of centralized systems in improving the effectiveness of fund collection, distribution, and impact. It did not delve deeply into potential challenges or negative externalities that might arise from such centralization, such as potential bureaucracy, resistance to change from grassroots units, or the impact on local autonomy. Future studies could explore these areas to provide a more holistic understanding of centralized Islamic philanthropy management.

### Recommendations for Future Research

Future research can be expanded by using quantitative or mixed methods so that there is a broader generalization and there is a form of innovation in the management of Islamic philanthropy. Centralized management innovations that have an impact on the growth of collection, distribution, and reporting of Islamic philanthropy fund management that can increase community independence and welfare. On the other hand, centralized management does not rule out the possibility that it has also been implemented in Islamic philanthropic organizations with different approaches, terms, and policies, but has the same spirit. Therefore, innovations in the management of Islamic philanthropy funds with various forms, regulations, and approaches can be research material that needs to be studied in depth.

### Author Contributions

Conceptualization	M. & A.S.	Resources	M. & A.S.
Data curation	M. & A.S.	Software	M. & A.S.
Formal analysis	M. & A.S.	Supervision	M. & A.S.
Funding acquisition	M. & A.S.	Validation	M. & A.S.
Investigation	M. & A.S.	Visualization	M. & A.S.
Methodology	M. & A.S.	Writing – original draft	M. & A.S.
Project administration	M. & A.S.	Writing – review & editing	M. & A.S.

All authors have read and agreed to the published version of the manuscript.

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### Institutional Review Board Statement

The study was approved by Program Studi Hukum Ekonomi Syari'ah (Mu'amalah) (S1), Universitas Muhammadiyah Purwokerto, Kab. Banyumas, Indonesia.

### Informed Consent Statement

Informed consent was obtained before respondents answered the interview for this study.

### Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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### Conflicts of Interest

The authors declare no conflicts of interest.

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