

# Integrating Islamic Social Finance and Sustainable Development: A Critical Analysis of Sahal Mahfudh's Zakat Paradigm

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## Abstract

Despite the significant growth of Islamic Social Finance (ISF) globally, zakat management often remains trapped in a legal-formalistic and charity-based paradigm, failing to address the roots of structural poverty. This study critically analyzes the Social Fiqh paradigm of KH. Sahal Mahfudh as a transformative model for integrating zakat into the Sustainable Development Goals (SDGs). Utilizing qualitative library research and a transformative hermeneutics approach, this research decodes Mahfudh's *Madzhab Manhaji* methodology to reconstruct the distributive philosophy of zakat. The findings reveal that: (1) Mahfudh initiates an epistemological metamorphosis by redefining zakat from a static ritual into social engineering capital, which legitimizes systemic economic intervention; (2) the model leverages Pesantren-based social capital as a social incubator and non-financial collateral, ensuring the sustainability and accountability of the mustahiq-to-muzakki transition; and (3) the Social Fiqh paradigm serves as an indigenous epistemological bridge that aligns classical jurisprudence with SDG 1 (No Poverty) and SDG 8 (Decent Work) by targeting structural deprivations. This research contributes an indigenous sustainable development model for the global Muslim community, proving that traditional religious authority and social capital are vital for achieving holistic socioeconomic resilience in the 21st century.

**Keywords:** *Social Fiqh; KH. Sahal Mahfudh; Productive Zakat; Sustainable Development Goals (SDGs); Social Capital; Structural Poverty.*

## Abstrak

Terlepas dari pertumbuhan signifikan Keuangan Sosial Islam (KSI) secara global, pengelolaan zakat seringkali tetap terjebak dalam paradigma legal-formalistik dan berbasis filantropi karitatif, sehingga gagal mengatasi akar kemiskinan struktural. Studi ini menganalisis secara kritis paradigma Fiqh Sosial KH. Sahal Mahfudh sebagai model transformatif untuk mengintegrasikan zakat ke dalam Tujuan Pembangunan Berkelanjutan (SDGs). Dengan menggunakan penelitian kepustakaan kualitatif dan pendekatan hermeneutika transformatif, penelitian ini membedah metodologi Madzhab Manhaji Mahfudh untuk merekonstruksi filosofi distributif zakat. Temuan mengungkapkan bahwa: (1) Mahfudh menginisiasi

metamorfosis epistemologis dengan mendefinisikan ulang zakat dari ritual statis menjadi modal rekayasa sosial, yang melegitimasi intervensi ekonomi sistemik; (2) model tersebut memanfaatkan modal sosial berbasis Pesantren sebagai inkubator sosial dan agunan non-finansial, yang menjamin keberlanjutan dan akuntabilitas transisi dari mustahik menjadi muzakki; dan (3) paradigma Fikih Sosial berfungsi sebagai jembatan epistemologis pribumi yang menyelaraskan yurisprudensi klasik dengan target SDG 1 (Tanpa Kemiskinan) dan SDG 8 (Pekerjaan Layak) melalui penanganan deprivasi struktural. Penelitian ini menyumbangkan model pembangunan berkelanjutan pribumi bagi komunitas Muslim global, membuktikan bahwa otoritas keagamaan tradisional dan modal sosial sangat penting untuk mencapai ketahanan sosio-ekonomi holistik di abad ke-21.

**Kata kunci:** Fikih Sosial; KH. Sahal Mahfudh; Zakat Produktif; Tujuan Pembangunan Berkelanjutan (SDGs); Modal Sosial; Kemiskinan Struktural.

### Introduction

The global landscape of development finance has undergone a significant paradigm shift, increasingly recognizing the transformative potential of Islamic Social Finance (ISF) in achieving the 2030 Agenda for Sustainable Development. Instruments such as zakat, waqf, and sadaqah are no longer viewed merely as religious obligations but as strategic mechanisms for redistributive justice and socioeconomic resilience (Ahmed, 2004a, 2004c). Despite the vast potential of zakat, estimated to reach trillions of dollars globally, its actual impact on poverty alleviation remains fragmented and largely suboptimal. This discrepancy suggests a profound implementation gap that stems not only from administrative inefficiencies but also from a deeper epistemological stagnation within contemporary Islamic jurisprudence (*fiqh*), which often fails to reconcile classical texts with modern developmental complexities (Khan, 2013).

The integration of zakat into the Sustainable Development Goals (SDGs), particularly Goal 1 (No Poverty) and Goal 8 (Decent Work and Economic Growth), requires more than just professional management; it necessitates a fundamental reconstruction of the distributive philosophy. Most contemporary zakat institutions still operate under a charity-based paradigm, focusing on short-term consumption relief (*karitatif*) rather than long-term economic transformation (Furqani, Paizin, & Hanifa, 2024; Mustaffa et al., 2025; M Obaidullah, 2015;

Mohammed Obaidullah, 2014; Zulkipli, Basit, & Wajdi, 2025). While this approach addresses immediate survival, it inadvertently perpetuates a cycle of dependency, failing to dismantle the structural barriers that keep the *mustahiq* (zakat recipients) in a state of perpetual vulnerability. Consequently, there is an urgent need for a theoretical framework that can bridge the gap between religious dogma and transformative social engineering (Aulia, 2019; Mahfudz, 1994; Nazar, 2021; Umayah & Junanah, 2021).

Contemporary literature on zakat and economic empowerment has extensively explored the technicalities of productive zakat (*zakat produktif*). Habib Ahmed, for instance, argues that for zakat to be effective in poverty alleviation, it must be integrated into a comprehensive microfinance framework that addresses the specific needs of the poor (Ahmed, 2004b, 2004c). Similarly, Nasim Shah Shirazi emphasizes that zakat can significantly reduce the poverty gap if it is utilized as investment capital rather than mere doles (Shirazi, 2014a, 2014b). Further research by M. Akram Khan suggests that the failure of zakat in modern states often lies in the lack of a coherent macro-economic policy that aligns religious levies with national development plans (Akram Khan, 2013; Khan, 2013). These studies, however, predominantly focus on the economic and administrative dimensions, often overlooking the jurisprudential (*usuli*) shifts required to legitimize such transformations in traditional societies.

Previous scholarly inquiries into the Indonesian context have also highlighted the role of local wisdom and institutional innovation in zakat management. For example, research on the National Amil Zakat Agency (BAZNAS) shows a trend toward professionalization, yet it remains constrained by a formalistic interpretation of *asnaf* (categories of recipients) (Badan Amil Zakat Nasional Indonesia, 2017; Beik & Pratama, 2015, 2017). Studies by researchers such as Beik and Pratama have attempted to quantify the impact of productive zakat on household welfare, concluding that while capital injection is helpful, it lacks a robust social guardianship mechanism (Putri, 2022; Sumanti, 2022; Wibisono, 2015). Furthermore, the discourse on Social Fiqh in Indonesia, particularly within the Nahdlatul Ulama (NU) circles, has begun to touch upon the importance of *maslahah* (public interest) as a driving force for social change, yet

it often lacks a critical synthesis with global sustainability indicators (Riyadi, 2016).

Specific analyses of KH. Sahal Mahfudh's thought have emerged in various national repositories, focusing on his concept of *Pribumisasi Islam* (the indigenization of Islam) and its application to social welfare. Scholars such as Ahmad Ali Riyadi have noted that Mahfudh's *Social Fiqh* represents a departure from the *Madzhab Qauli* (text-centric school) toward a more methodological approach (*Madzhab Manhaji*) (Aziz, Ghofur, & Hidayati, 2021; Aziz, Mazidah, Marpuah, & Albar, 2025; Mujrimin & Aziz, 2025; Riyadi, 2016). However, much of this existing research remains descriptive or hagiographic, failing to critically analyze the Social Fiqh paradigm through the lens of modern sustainability governance (Qurrata A'yun & Hadi Imawan, 2022). There is a significant scholarship gap in understanding how Mahfudh's methodology specifically reconstructs the *mustahiq* to *muzakki* transition as a form of social engineering that aligns with the SDG targets of structural poverty eradication (Khasanah, 2017).

The State of the Art in Islamic social finance research currently resides at the intersection of religious ethics and developmental economics. While the global discourse has moved toward impact investing and blended finance within Islamic frameworks, the local jurisprudential voices, especially from the Global South are often marginalized or treated as mere case studies (Kahf, 1993, 1998). Sahal Mahfudh's paradigm offers a unique Middle Path that integrates the rigor of classical *turath* (tradition) with the pragmatism of community development. His thought does not merely propose a different way to distribute money; it proposes a different way to conceive of the human subject within the Islamic economic system as an agent of change rather than a passive recipient of charity (Mahfudz, 1994).

The research gap identified in this study is twofold: first, the lack of a critical epistemological bridge between Sahal Mahfudh's *Madzhab Manhaji* and the global indicators of the SDGs; and second, the under-theorization of the *Pesantren*-based social capital as a prerequisite for the success of productive zakat. Existing models of productive zakat often fail because they treat capital as a

purely economic variable, ignoring the social and religious networks that ensure accountability and sustainability (R. Putnam, 1995; R. D. Putnam, 2000, 2013). Mahfudh's model, which centers on the moral authority of the *ulama* and the community-driven nature of the Pesantren, provides a sociologically grounded alternative to state-centric or purely bureaucratic zakat management.

The novelty of this article lies in its critical reconstruction of Sahal Mahfudh's *Social Fiqh* as an Indigenous Sustainable Development Model. Unlike previous studies that view Mahfudh's thought as purely theological, this research reposition it as a transformative socioeconomic paradigm. By utilizing transformative hermeneutics, this study decodes the latent emancipatory potential in Mahfudh's interpretation of *asnaf* and *sabilillah*, arguing that his methodology provides a legitimate Islamic basis for the radical shift from konsumtif-charity to produktif-empowerment (Ricoeur, 1982, 2016; Ricoeur & Thompson, 2016). This synthesis provides a new theoretical lens for international scholars to understand how traditional religious authority can be harnessed to achieve modern development objectives without losing its spiritual essence.

Furthermore, this article contends that Mahfudh's approach addresses the structural nature of poverty, a concept often neglected in traditional fiqh. While traditionalists might see poverty as a test of patience or a result of individual laziness, Mahfudh identifies it as a systemic failure that requires a systemic religious response (Mahfudz, 2003). This critical analysis will demonstrate how the Social Fiqh paradigm utilizes zakat as a form of social engineering capital to intervene in the power dynamics of rural economies. This perspective is vital for the current global debate on the localization of SDGs, where the role of faith-based organizations is becoming increasingly central (UNDP, 2018).

In light of the aforementioned contexts, this study seeks to answer the fundamental question of how religious paradigms can be successfully integrated into modern sustainable development frameworks. The stagnation of zakat's impact in many parts of the Muslim world is not merely a failure of logistics, but a failure of imagination, specifically, the failure to imagine the *mustahiq* as a potential entrepreneur and the *amil* as a social worker (Rohmah, 2017). Sahal Mahfudh's paradigm offers the necessary theological imagination to overcome

this impasse. By focusing on the Indonesian experience through a critical lens, this research aims to provide a scalable model for other Muslim-majority contexts struggling with persistent inequality (Fathony & Saifuddin, 2024).

Ultimately, this research serves as a critical bridge between the local Kajen-Pesantren model and the global UN-SDGs framework. It challenges the secular bias in development studies which often ignores the deep-seated religious motivations of the Global South, while simultaneously challenging the conservative bias in Islamic studies which often ignores the material realities of the poor (Qurrata A'yun & Hadi Imawan, 2022). By synthesizing these two worlds, the article advocates for a Holistic Sustainability that is both spiritually rooted and socially impactful. This integration is the only way forward for a truly inclusive Islamic Social Finance system in the 21st century (Eldwin Muhammad & Hasan, 2022; Firdaus, 2025).

Therefore, this article is structured to achieve three primary objectives: First, to analyze how Sahal Mahfudh's *Social Fiqh* epistemologically reconstructs the traditional legal-formalistic understanding of zakat into a transformative tool for socioeconomic empowerment. Second, to evaluate the extent to which the integration of Pesantren-based social capital and the *Madzhab Manhaji* methodology creates a sustainable and accountable model for poverty alleviation in rural contexts. Third, to examine the ways in which Mahfudh's paradigm bridges the gap between classical Islamic jurisprudence and the modern Sustainable Development Goals (SDGs), providing a localized yet globally relevant strategy for addressing structural poverty through Islamic social finance.

## Literature Review

### The Convergence of Islamic Social Finance and Sustainable Development

The discourse on Islamic Social Finance (ISF) has evolved from a focus on ritual compliance to a broader framework of developmental ethics. Contemporary scholars increasingly argue that the inherent redistributive nature of zakat aligns seamlessly with the Leave No One Behind principle of the Sustainable Development Goals (SDGs) (Mohammed Obaidullah, 2014). Habib Ahmed posits that ISF instruments, particularly zakat and waqf, possess a unique "institutional

resilience" that can address the financing gap in global poverty alleviation programs (Ahmed, 2004b). However, the literature identifies a persistent decoupling between the theological potential of zakat and its empirical impact. Nasim Shah Shirazi highlights that while zakat can statistically reduce the poverty head-count ratio, its capacity to foster long-term economic resilience depends heavily on the productivity of the distribution model (Shirazi, 2014b). This underscores a critical need to move beyond the traditional dole-out system toward an investment-based approach that creates sustainable livelihoods, a core tenet of SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth) (UNDP, 2018).

### **Reconstructing Jurisprudence: Social Fiqh and *Madzhab Manhaji***

A central theme in the scholarship of Indonesian Islamic thought is the paradigm of Social Fiqh (*Fiqh Sosial*) pioneered by KH. Sahal Mahfudh. Previous studies, such as those by Ahmad Ali Riyadi, characterize Mahfudh's thought as a response to the stagnation of traditional jurisprudence (*fiqh*) when confronted with socio-economic disparities (Riyadi, 2016). At the heart of this paradigm is the transition from *Madzhab Qauli* (a text-centric approach) to *Madzhab Manhaji* (a methodological approach). Unlike the literalist interpretations that dominate many zakat institutions, *Madzhab Manhaji* allows for the dynamic re-interpretation of classical legal maxims (*qawa'id fiqhiyyah*) to serve the contemporary public interest (*maslahah*) (Mahfudz, 1994). This methodological shift is crucial for legitimizing productive zakat (*zakat produktif*), as it provides the jurisprudential basis for utilizing zakat funds as venture capital for the poor, an area where classical texts are often perceived as restrictive (Qurrata A'yun & Hadi Imawan, 2022).

### **The Role of Social Capital in Zakat Management**

Recent scholarship has begun to bridge the gap between Islamic studies and sociology by utilizing Social Capital Theory to analyze religious institutions. Robert Putnam defines social capital as the networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit (R. Putnam, 1995; R. D. Putnam, 2000, 2013). In the context of Indonesia, the *Pesantren* (Islamic boarding school) serves as a formidable hub of social capital. Eldwin Muhammad & Hasan,

(2022) argues that the success of zakat empowerment models in rural areas is often a result of the moral authority and trust networks centered around the *Kiai* (religious leader) (Eldwin Muhammad & Hasan, 2022). This trust functions as a non-economic asset that ensures the accountability of zakat recipients, a variable often missing in state-led or bureaucratic zakat management models (Khasanah, 2017). Sahal Mahfudh's model specifically leverages this Pesantren-based social capital to provide social guardianship for *mustahiq*, ensuring that productive capital is utilized effectively and sustainably (Eldwin Muhammad & Hasan, 2022).

### **Structural Poverty and the Transformative Capacity of Zakat**

Traditional fiqh often views poverty through an individualistic lens, as a result of personal misfortune or lack of effort. In contrast, modern development studies identify structural poverty as a product of unequal power dynamics and lack of access to resources (Aziz & Sholikah, 2024; Aziz, Sholikah, Ghazali, Soofian Lee, & Zakiyah, 2015; A. Sen, 2017; A. K. Sen, 1999; Visser & Sen, 2013). Sahal Mahfudh's Social Fiqh aligns with this modern understanding by identifying poverty as a systemic problem that requires a systemic religious response (Mahfudz, 1994). Research by Irfan Syauqi Beik confirms that while konsumtif zakat (consumptive) reduces immediate suffering, it does not alter the poverty status of the household (Beik & Pratama, 2015, 2017). The Novelty of Mahfudh's approach, as suggested in national theses and journals, lies in its attempt to use zakat as a form of social engineering capital to intervene in the local economic structure (Khasanah, 2017). By redefining *asnaf*, specifically the categories of *fakir*, *miskin*, and *sabilillah*, to include those deprived of economic agency, Mahfudh transforms zakat from a religious ritual into a tool for structural liberation (Mahfudz, 2003).

### **Transformative Hermeneutics: Decoding the *Social Fiqh* Paradigm**

To understand the depth of Mahfudh's thought, scholars have increasingly turned to hermeneutical frameworks. Paul Ricoeur's concept of transformative hermeneutics suggests that the interpretation of a text should lead to the transformation of the self and society (Ricoeur, 1982, 2016; Ricoeur & Thompson, 2016). Applying this to Sahal Mahfudh, researchers like Qurrata

A'yun & Dzulkipli Hadi Imawan (2022) argue that Mahfudh does not merely read the *turath* (classical texts); he re-actualizes them to address the material conditions of the *Ummah*. (Aziz & Harahap, 2024b; Qurrata A'yun & Hadi Imawan, 2022). This process of Indigenizing Fiqh (*Pribumisasi Fiqh*) ensures that the religious response to poverty is culturally grounded yet intellectually rigorous (Riyadi, 2016). The integration of this hermeneutic approach into Islamic Social Finance research provides a new lens for evaluating how traditional religious values can be synthesized with global sustainability frameworks without compromising their theological integrity (Kahf, 1998).

### Research Methodology

This study is designed as a Qualitative Library Research, conceptualized not merely as a passive review of literature but as an active epistemological inquiry into the discursive evolution of Islamic Social Finance. To ensure a profound and humanist analysis, the research adopts a Transformative Hermeneutics approach, primarily inspired by Paul Ricoeur's theory of interpretation. This approach transcends the literal deciphering of texts (*al-nass*) to uncover the latent emancipatory meanings aimed at transforming the human condition (Ricoeur & Thompson, 2016). By employing this methodology, the researcher engages in a hermeneutical circle that bridges the historical context of classical Islamic jurisprudence (*turath*) with the contemporary exigencies of structural poverty and global development goals. The humanist dimension of this methodology is emphasized by treating the subjects of zakat (the *mustahiq*) not as mere data points, but as human agents whose dignity and economic agency are at the heart of Sahal Mahfudh's Social Fiqh paradigm (Mahfudz, 1994).

The data for this research are meticulously categorized into primary and secondary sources to maintain the highest standard of academic integrity. The primary data are drawn from the foundational works of KH. Sahal Mahfudh, specifically his magnum opus *Nuansa Fiqh Sosial* (1994), alongside various unpublished manuscripts and speeches that detail his methodological shift toward *Madzhab Manhaji* (Mahfudz, 1994). To provide a comprehensive analytical framework, the secondary data encompass a wide array of high-impact academic

journals, international reports on the Sustainable Development Goals (SDGs), and contemporary critiques of Islamic Social Finance models (UNDP, 2018). These sources were selected using a purposive criteria, ensuring that the dialogue between Mahfudh's local wisdom and global sustainability standards is both robust and relevant to the current international scholarship on religious-based development models.

The operational stages of this research are executed through a rigorous and transparent four-fold process. The first stage, Heuristics, involved the systematic collection of textual data through digital repositories and physical archives, ensuring a comprehensive inventory of Mahfudh's intellectual output. This was followed by Critical Verification, where the gathered data were scrutinized for authenticity and relevance to the research objectives, filtering out hagiographic accounts to focus on substantive jurisprudential arguments. The third stage, Thematic Interpretation, utilized close reading and thematic coding to identify recurring motifs such as *Maslahah* (public interest), *Asnaf* reconstruction, and community-based empowerment (Creswel, 2023; Creswell & Creswell, 2018). Finally, the Sintesis Stage involved the conceptual integration of these themes into a cohesive Indigenous Sustainable Development Model, aligning Mahfudh's methodological rigor with the targets of SDGs 1 and SDGs 8 (J.Moelong, 2022; L.J Moleong, 2022; Wiraguna, Purwanto, & Rianto Widjaja, 2024).

Data analysis is conducted using Qualitative Content Analysis with an emphasis on latent content to understand the philosophical underpinnings of the texts. This method allows the researcher to synthesize disparate legal opinions into a unified paradigm of social engineering (Krippendorff, 2019, 2022; Shelley & Krippendorff, 1984). To ensure Trustworthiness and academic validity, the study employs Triangulation of Sources and Theories. By cross-referencing Mahfudh's various writings with contemporary economic theories and sociological perspectives on social capital, the research minimizes interpretive bias. Furthermore, an Audit Trail of the analytical process is maintained, ensuring that every conclusion drawn is transparently linked to the primary evidence (Lincoln, Guba, & Pilotta, 1985). This procedural rigor, combined with a reflexive humanist lens, ensures that the research findings are not only scientifically valid

but also socially relevant and ethically grounded in the quest for human flourishing.

## Results and Discussion

### 1. Epistemological Metamorphosis: Reconstructing Zakat from Legal-Formalism to Transformative Empowerment

The first significant finding of this study reveals that Sahal Mahfudh's paradigm initiates a profound epistemological shift in Islamic social finance, moving from the restrictive *Madzhab Qauli* (text-centric approach) to a dynamic *Madzhab Manhaji* (methodological approach). In the traditional legal-formalistic view, zakat is often reduced to a mere transfer of assets to fulfill a ritual obligation, a process that Habib Ahmed identifies as a low-impact charity model because it lacks a strategic developmental framework (Ahmed, 2004b, 2004c). Mahfudh, however, reconstructs this understanding by arguing that the essence of zakat lies in its *Maqashid* (higher objectives)—specifically the preservation of human dignity (*hifz al-nafs*) and property (*hifz al-mal*). By utilizing transformative hermeneutics, Mahfudh decodes classical texts not as static decrees, but as methodological tools that must be re-actualized to address the contemporary material suffering of the *Ummah*. (Ricoeur, 1982, 2016).

This reconstruction is most evident in Mahfudh's refusal to view zakat as a divine tax that ends once the money reaches the *mustahiq*. Instead, he redefines zakat as social engineering capital meant to intervene in the power dynamics of the poor. Traditional jurisprudence often stagnates at the point of validity (*sah*) of the transaction, but Mahfudh's *Social Fiqh* shifts the focus to utility (*naf'*) and transformation (*ishlah*) (Mahfudz, 1994). This perspective aligns with the critical observations of M. Akram Khan, who suggests that Islamic economics must move beyond nominal religiosity toward functional justice (Akram Khan, 2013). By prioritizing the *manhaj* (methodology) over the literal *qaul* (verdict), Mahfudh provides a legitimate theological basis for institutions to utilize zakat funds as venture capital, which was previously deemed questionable by conservative literalists who insisted on immediate consumption (*tamlík*) by the recipient (Qurrata A'yun & Hadi Imawan, 2022).

Furthermore, this study finds that Mahfudh's paradigm deconstructs the passive role of the *mustahiq*. In classical interpretations, the recipient is a subject of pity, but under *Social Fiqh*, the recipient is reimagined as a potential agent of economic change. This is a radical departure from the dole-out culture that characterizes many state-centric zakat models (Mohammed Obaidullah, 2014; Mohammed Obaidullah & Shirazi, 2015). Mahfudh's methodology emphasizes that the distribution of zakat must lead to the independence of the soul (*istiqlaliyyat al-ruh*), where the recipient eventually transitions into a *muzakki* (zakat payer). This transition is not merely an economic goal but a spiritual mandate to restore the recipient's *izzah* (honor). Such a theoretical shift is essential for bridging the gap between traditional piety and modern developmental efficacy, as noted in the research on zakat's long-term impact on social welfare (Beik & Pratama, 2015).

Mahfudh's *Social Fiqh* also redefines the role of the *Amil* (zakat manager) from a mere collector to a social guardian (*muhafiz al-ijtima'i*). He argues that the *Amil* must possess not only theological mastery but also socio-economic literacy to accurately diagnose the root causes of a community's poverty. This finding supports the argument made by Obaidullah that the failure of many zakat-based social safety nets is due to a lack of professionalized and sociologically-grounded management (Mohammed Obaidullah, 2014; Mohammed Obaidullah & Shirazi, 2015). By integrating the *Amil* into the community's developmental fabric, Mahfudh ensures that zakat distribution is context-aware and targeted. This professionalization of the *Amil* category within the *asnaf* framework provides a jurisprudential justification for institutional overheads dedicated to empowerment programs rather than just logistics (Mahfudz, 1994).

Finally, this epistemological reconstruction facilitates the indigenization of Fiqh (*Pribumisasi Fiqh*), allowing Islamic law to breathe within the local socio-economic reality of Indonesia. Mahfudh's approach proves that *turath* (tradition) is not an obstacle to modern development but a repository of transformative values when interpreted through a methodological lens (Riyadi, 2016). This finding challenges the secular development narrative which often posits that religious tradition must be sidelined to achieve economic progress. On the

contrary, Mahfudh's *Social Fiqh* demonstrates that by returning to the *Manhaj* of the great Imams, Islamic jurisprudence can provide a more resilient and culturally-embedded framework for empowerment than purely secular models imported from the West (Firdaus, 2025).

## 2. Leveraging Pesantren-Based Social Capital: A Sustainable Model for Community Agency

The second finding identifies the Pesantren (Islamic boarding school) as the critical hub of social capital that ensures the sustainability and accountability of Sahal Mahfudh's empowerment model. Unlike bureaucratic state-led zakat agencies, the Pesantren-based model utilizes what Robert Putnam calls "Bonding and Bridging Social Capital" (R. Putnam, 1995; R. D. Putnam, 2013). This study finds that the moral authority of the *Kiai* (religious leader) acts as a social collateral, where trust replaces the need for financial guarantees in the disbursement of productive zakat. Previous research by Eldwin Muhammad & Hasan, (2022) highlights that the *mustahiq* to *muzakki* transition is significantly more successful in communities where there is a strong trust network between the institution and the recipients (Eldwin Muhammad & Hasan, 2022). This network ensures that productive capital is not diverted toward consumptive needs, as the recipient feels a moral obligation to both the community and the divine.

The integration of *Madzhab Manhaji* within the Pesantren structure creates a social guardianship (*Ri'ayah Ijtima'iyah*) mechanism that is absent in modern bureaucratic models. Mahfudh's model at Maslakul Huda, Kajen, demonstrates that productive zakat must be accompanied by intensive mentorship and a moral contract (Mahfudz, 2003). This study observes that the Pesantren acts as an incubator for small-scale entrepreneurs, providing them with technical skills while grounding them in Islamic business ethics. This finding corroborates Nasim Shah Shirazi's assertion that capital injection alone is insufficient for poverty reduction; it must be coupled with capacity building and social support systems (Shirazi, 2014a, 2014b). The Pesantren, with its deep roots in the rural landscape, is uniquely positioned to provide this continuous *pendampingan* (mentorship) that ensures long-term sustainability.

Moreover, this research argues that the Pesantren-based model addresses the principal-agent problem often found in zakat management. In many institutions, there is a lack of transparency and a disconnect between the *muzakki* (donors) and the *mustahiq* (recipients) (Kahf, 1998). Mahfudh's model solves this through socio-religious accountability, where the community itself acts as the auditor. The *muzakki* are willing to donate more because they see the direct impact within their own community, and the *mustahiq* are motivated to succeed to avoid social stigma. This localization of accountability is a key factor in the high recovery rate of productive zakat revolving funds in the Kajen model, a finding that challenges the notion that the poor are high-risk borrowers (Khasanah, 2017).

Furthermore, the study finds that Mahfudh's model empowers the *Mustahiq* as a collective, not just as individuals. By utilizing zakat to fund community cooperatives and collective enterprises, Mahfudh fosters a sense of economic agency among the rural poor. This aligns with Amartya Sen's capabilities approach, which defines development as the expansion of the freedom and capacity of individuals to lead the life they value (A. K. Sen, 1999). Mahfudh's productive zakat expands these capabilities by providing access to resources that were previously gated by structural inequalities. The Pesantren provides the safe space for this collective agency to grow, protected from the predatory practices of informal moneylenders through a religion-based financial alternative (Mahfudz, 1994).

Finally, the sustainability of this model is rooted in its bottom-up nature. While state-centric models are often vulnerable to political shifts and bureaucratic corruption, the Pesantren model is resilient because it is driven by the community's spiritual and material needs. This study suggests that the Kajen-Model provides a scalable blueprint for the Global South, where formal institutions are often weak but social-religious capital is abundant (Khasanah, 2017). The integration of religious ethics with community-based development creates a holistic resilience that addresses not only financial poverty but also the poverty of dignity. This finding reposition the Pesantren from a purely educational institution to a vital engine of socio-economic transformation in the 21st century (Qurrata A'yun & Hadi Imawan, 2022).

### 3. Bridging the Gap: Social Fiqh as an Indigenous Model for Sustainable Development Goals (SDGs)

The third core finding demonstrates that Sahal Mahfudh's *Social Fiqh* serves as a critical bridge between classical Islamic jurisprudence and the modern Sustainable Development Goals (SDGs), particularly in addressing structural poverty. While traditional fiqh often treats poverty as an individual lack of wealth, Mahfudh identifies it as a systemic deprivation caused by unequal access to education, capital, and social networks (Mahfudz, 1994). This study finds that Mahfudh's reinterpretation of the *Asnaf*, specifically categorizing the poor as those who are structurally marginalized, directly aligns with the SDGs 1 target of ending poverty in all its dimensions. By shifting the focus from giving a fish to providing the gear and the pond, Mahfudh's paradigm provides the theological justification for the radical interventions required to dismantle systemic inequality (Beik & Pratama, 2015).

Furthermore, this analysis reveals a significant synergy between Mahfudh's *Madzhab Manhaji* and SDG 8 (Decent Work and Economic Growth). By transforming zakat from a consumptive dole into transformatif capital, Mahfudh promotes entrepreneurship and micro-enterprise development among the *mustahiq*. (Eldwin Muhammad & Hasan, 2022; Firdaus, 2025). This finding supports the United Nations Development Programme (UNDP) report which advocates for the localization of SDGs through faith-based organizations (UNDP, 2018). Mahfudh's model is an exemplar of this localization, as it uses the vocabulary of Islamic law to achieve secular development targets. This study argues that the social Fiqh paradigm addresses the structural poverty gap that purely secular development models often overlook—namely, the spiritual and moral dimension of economic participation (Nazar, 2021; Qurrata A'yun & Hadi Imawan, 2022).

The research also finds that Mahfudh's interpretation of *Sabilillah* (in the way of Allah) as a broad category for public interest (*Maslahah Mursalah*) provides a jurisprudential foundation for funding infrastructure and public services through zakat. In classical texts, *Sabilillah* was often restricted to military defense, but Mahfudh expands it to include education, healthcare, and economic

empowerment (Mahfudz, 1994). This expansion is crucial for achieving SDG 10 (Reduced Inequalities), as it allows zakat to be used as a tool for social engineering to provide essential services to the underserved. This finding aligns with the Maqashid Shariah framework of Jasser Auda, which views Islamic law as a system for promoting human well-being and social justice rather than just a set of punitive or ritualistic rules (Auda, 2007).

Additionally, this study highlights that Mahfudz's paradigm promotes sustainable livelihoods by integrating environmental consciousness into economic empowerment. Although his primary focus was economic, the *Social Fiqh* methodology inherently values the preservation of the environment (*hifz al-bi'ah*) as a prerequisite for long-term communal welfare (Ananda & Zainuddin, 2023; Shilvia Putri Amanda, Alfiyah, Anggi Aprilianto, & Mashuri, 2024). This suggests that the Social Fiqh model is naturally compatible with the broader environmental goals of the SDGs, as it advocates for an economic system that is ethical, balanced, and non-exploitative. This indigenous sustainability provides a religious critique of the neoliberal growth at all costs model, offering instead a growth with justice alternative that is both spiritually grounded and socially responsible (Eldwin Muhammad & Hasan, 2022).

In conclusion, the results and discussion section establishes that Sahal Mahfudz's *Social Fiqh* is not merely a local interpretation of Islam but a globally relevant paradigm for Islamic Sustainable Development. By bridging the gap between classical jurisprudence and modern developmental science, Mahfudz provides a legitimate path for Muslim societies to achieve the SDGs without sacrificing their religious identity. The novelty of this integration lies in its ability to treat zakat as a dynamic transformative capital that targets the structures of poverty, leveraging the deep social capital of religious institutions (Riyadi, 2016). This synthesis offers a powerful model for global Islamic social finance, proving that the ancient wisdom of *Turath* can indeed solve the most pressing challenges of the modern world (Aziz & Harahap, 2024a; Aziz & Sholikah, 2024; Kahf, 1993; Syarnubi, Lestari, Kurnia, Febi, & Iffah, 2024).

Table 1: Synthesis of Research Findings, Theoretical Analysis, and Scholarly Discourse

Finding Focus	Theoretical Framework	Discussion with Previous Research	Key Contribution
I. Epistemological Metamorphosis	Transformative Hermeneutics & Madzhab Manhaji: Shifting the focus from static textual decrees ( <i>qaul</i> ) to a dynamic, <i>Maqasid</i> -based methodology ( <i>manhaj</i> ).	Critically engages with Habib Ahmed's (2004) "charity model" and aligns with M. Akram Khan's (2013) call for "functional justice" in Islamic economics.	Reconstructs zakat from a mere ritualistic obligation into a theologically legitimate Social Engineering Capital.
II. Social Capital & Community Agency	Social Capital Theory (Putnam) & Capabilities Approach (Sen): Leveraging the <i>Pesantren</i> as a hub of trust and norms to ensure economic sustainability and human agency.	Reinforces Darajat's (2018) findings on the role of religious authority and Nasim Shah Shirazi's (2014) emphasis on capacity building alongside capital injection.	Positions the <i>Pesantren</i> as a Social Incubator that resolves the Principal-Agent problem through robust socio-religious accountability.
III. SDG Localization & Structural Poverty	Maqasid al-Shariah (Auda) & Structural Poverty Theory: Reinterpreting the <i>Asnaf</i> categories as instruments for systemic intervention against structural deprivation.	Supports the UNDP (2017) report on the localization of SDGs through faith-based organizations and deepens Beik's (2016) analysis on the limitations of consumptive zakat.	Establishes Social Fiqh as an Epistemological Bridge that integrates classical jurisprudence with modern SDG 1 (No Poverty) and SDG 8 (Decent Work) targets.

### Conclusion

This research concludes that KH. Sahal Mahfudh's Social Fiqh paradigm provides a revolutionary epistemological framework that successfully reconstructs zakat from a static ritual obligation into a dynamic instrument of Social Engineering Capital. The first key finding reveals that by shifting from *Madzhab*

*Qauli* (textualism) to *Madzhab Manhaji* (methodology), Mahfudh legitimizes the use of zakat for structural interventions, moving beyond the low-impact charity model toward a transformative empowerment system. Secondly, the study identifies the *Pesantren* (Islamic boarding school) as a critical hub of social capital where trust-based philanthropy and socio-religious accountability serve as non-financial collateral, ensuring the sustainability of the mustahiq-to-muzakki transition. Finally, the analysis demonstrates that Mahfudh's paradigm serves as an epistemological bridge that aligns classical Islamic jurisprudence with the modern Sustainable Development Goals (SDGs), particularly SDGs 1 (No Poverty) and SDG s8 (Decent Work), by addressing the structural deprivations that hinder economic agency in rural Muslim communities.

The primary novelty of this study lies in its synthesis of transformative Hermeneutics with sustainable development, positioning Sahal Mahfudh's thought as an indigenous sustainable development model that challenges the secular-religious divide in mainstream development studies. Theoretically, this research contributes to the field of Islamic Social Finance by providing a rigorous jurisprudential basis for transformatif capital, proving that traditional religious authority can be a catalyst for modern systemic change. Practically, the implications are profound for zakat management institutions (such as BAZNAS and various LAZ); Mahfudh's model offers a scalable blueprint for social guardianship (*Ri'ayah Ijtima'iyah*), suggesting that the success of productive zakat depends less on bureaucratic professionalization and more on the integration of local social capital and continuous mentorship. This paradigm offers a way for Islamic social finance to achieve high-level developmental impact while maintaining its spiritual and cultural integrity.

Despite its comprehensive qualitative depth, this study acknowledges certain limitations, primarily its reliance on library-based research and its specific focus on the Indonesian *Pesantren* context. While the Kajen-Model provides a robust theoretical foundation, its empirical scalability in urban or non-Indonesian settings requires further investigation. Therefore, future research should undertake longitudinal empirical studies to quantify the actual wealth-transition rates and long-term socio-economic resilience of recipients under the Social Fiqh

framework. Additionally, comparative analyses between Sahal Mahfudh's model and other global Islamic microfinance paradigms, such as those found in the Middle East or South Asia, would be highly beneficial. Such comparative inquiries would further refine the universality of Social Fiqh as a global solution for structural poverty alleviation within the broader framework of the Islamic moral economy.

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